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EMERGENCY RELIEF

AFTER THE WASHINGTON PLACE FIRE
New York, March 25, 1911

REPORT OF THE

RED CROSS EMERGENCY RELIEF COMMITTEE

OF THE

CHARITY ORGANIZATION SOCIETY OF

THE CITY OF NEW YORK

1912

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New York, March 25, 1911

Committee

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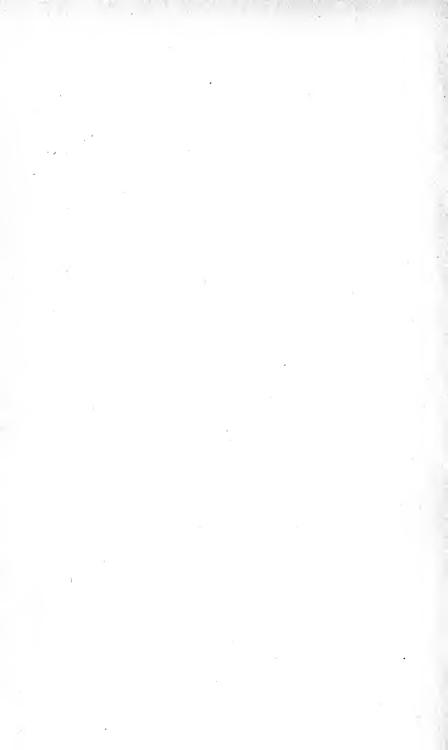
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ACKNOWLEDGMENTS

The Committee takes this opportunity to express its appreciation of the generous gifts of money and of personal service which have been made for this work.

We are especially indebted, for services specified in the course of the report, to the United Hebrew Charities, the Association for Improving the Condition of the Poor, and the Society of St. Vincent de Paul of this city; to the Jewish Colonization Association of Paris; to the American Consuls-General in Moscow, Vienna, and Bucharest; to the Italian Consul-General in New York; and to the Union Relief Committee, for the active cooperation shown through its executive agents.



This report of the Red Cross emergency relief, following the fire which occurred on March 25, 1911, in the premises occupied by the Triangle Shirt Waist Company at 23 Washington Place, New York City, is submitted by the Red Cross Emergency Relief Committee of the Charity Organization Society.

Ι

One of the essentials in emergency relief is quick action in organizing the work and promptness in reaching final decisions. This was the first occasion which had arisen in New York for testing the value of the affiliation between the American National Red Cross and the Charity Organization Society as its institutional member. The degree in which it made immediate and effective action possible and concentrated contributions and administration has been extremely gratifying. The fire occurred late Saturday afternoon. On Sunday Robert W. de Forest, chairman of the Red Cross Emergency Relief Committee of the Charity Organization Society, called upon Mayor Gaynor and arranged with him for the immediate issue of an appropriate appeal for contributions in the name of the Red Cross. All relief funds, except that of the Union Relief Committee (see page II), were consolidated with that of the Society's Red Cross Committee, and this exception was more apparent than real because of the co-operation to which reference will be made. The work of receiving and acknowledging contributions was attended to in the office of Jacob H. Schiff, treasurer of the fund.

An emergency office* was opened in an accessible location—room II Arcade of the Metropolitan Building, I Madison Avenue—at half-past eight Monday morning, under the personal direc-

^{*} Office and furniture were supplied by the Metropolitan Life Insurance Company.

tion of Edward T. Devine, who has remained in charge of the relief work.

The police lists of dead and injured were secured on Sunday, and before ten o'clock on Monday morning a staff of visitors, office assistants, and stenographers had been recruited from the United Hebrew Charities, the Association for Improving the Condition of the Poor, the Society of St. Vincent de Paul, and the Charity Organization Society. Visitors were in the field before noon. A record card was printed during the day and was ready for use Tuesday morning. By Wednesday night all the families on the police lists had been visited.

At the end of three weeks the emergency office was closed, and the Director continued the work from his offices in the United Charities Building. Applications were received by mail, as well as at the Building, and in all twenty-two new cases were registered in the next four weeks. After that time, seven weeks after the accident, the few new applications for assistance on account of the fire were handled by the Joint Application Bureau in the Charities Building in the regular way, and referred, if need seemed to exist, to the charitable societies, on the understanding that they would be reimbursed for any expenditure in such cases which was properly chargeable to the emergency relief fund.

One-third of the cases, chiefly those in which no serious injury had been sustained, were closed within five weeks after the fire; and another third within two months more, that is, before July. Of the third that remained in charge at that time—three months after the fire—some had not yet been able to work out plans for the future, and in others it was necessary to await information from remote villages in Europe before reaching a final decision. The last payments were made in March, 1912.

The methods adopted for the distribution of the Red Cross Emergency relief fund have been determined by the size and character of the fund; the economic status of the families affected by the fire; and our understanding of the function of emergency relief.

In our opinion it is the function of emergency relief not to reimburse financial losses as such, but to restore the victims of the disaster, as quickly as possible, and as completely as may be,

to their accustomed standard of living, or to prevent a serious lowering of that standard.

The families affected by the Washington Place fire were for the most part recent Jewish and Italian immigrants; dependent largely on seasonal occupation or work irregular for other reasons; dependent largely, too, on the earnings of girls and women. They were for the most part families who had never received charitable assistance. In only a few cases, moreover, would they have become dependent on charity as a result of this accident if there had been no special fund for their benefit. Around most of them there was a circle of relatives and friends who might have prevented this, if there were not sufficient potential resources in the immediate family. The "invisible relief fund" would have been called into active operation.* On the other hand, in nearly every case the accident caused, aside from grievous personal bereavement, an economic loss which would have involved a definite lowering of the standard of living of one or more families if there had not been resources in addition to those of the charitable agencies.

The emergency relief fund was of such proportions and of such a character that it offered no obstacle to the application of this theory of the function of such a fund. It was perhaps unprecedented in liberality. The total amount contributed to the Red Cross was \$103,899.38, and the Union fund brought the grand total to about \$120,000.00, a larger amount, in proportion to the number of families and the situation caused by the fire, than has generally, if ever, been available for emergency relief. It seemed to be essentially an expression of sympathy: not so much carefully considered contributions to supply the necessities

*That they were, in the main, naturally self-reliant is evident from the fact that applications for assistance were received from only about half the employes who were in the fire, and from very few who had not been physically injured, although information about the fund and its great size was widely

spread through the papers in their own languages.

Another evidence was the small amount of discontent which was stirred up by well-intentioned but ill-advised outsiders who went to all the families this winter to find out whether, in their opinion, they had been justly treated, and who seem to have been understood as telling them, in effect, that if they wanted anything more the Red Cross ought to give it to them. Of the comparatively few who were in this way roused to complain there were not more than four or five who did not agree, after talking it over, that their complaints were unreasonable.

of life, as impulsive gifts, from a passionate desire to do whatever remained in our power to compensate for the horrible event. There was sufficient money to do whatever seemed wise.

The decision as to what appropriation should be made in each case has, therefore, in accordance with our theory, been based on a consideration of the standard of living of that particular family and the factor which the killed or injured person was in maintaining that standard. We have not attempted to compensate for loss, in the sense of assigning a cash value to each life lost and reimbursing the family to that amount; nor to replace lost savings or jewelry or other property. On the other hand, we have not withheld an appropriation merely because it seemed clear that the family would not, even if we gave nothing, come to dependence on charity. We have not worked out a schedule of appropriations for different types of cases, on the basis of relationship to the deceased and number of dependents. as was done after the mine disasters at Cherry and Monongah. What we have done has been to consider each case individually. as is done in ordinary relief work, and on the basis of all the information at our command, considering all the elements in the situation, to grant an appropriation which should obviate an otherwise inevitable lowering of the standard of living in that particular family.

In not a few cases it has happened that in planning to obviate a lowering of the standard of living, it has been found even easier to facilitate an actual improvement: to grant a lump sum which sets a father up in business, for example, rather than merely to continue, in the form of a pension, his daughter's accustomed contribution. It is our hope, and belief, that ultimately a number of these families will be in a more favorable economic situation than they were before the disaster. If, on the contrary, it happens, as it has happened in some cases, that money given for business has been used for current living expenses, perhaps rather "riotous" living, in relation to the family's standard, we do not feel that this necessarily proves that the relief should not have been given. A chance has at any rate been given the family—heretofore capable of managing its own affairs successfully—to realize an ambition and to do the thing which, in the

opinion of competent advisers, would have been the best solution for its problems, and it is not impossible that the failure—on its own responsibility—has been as valuable an experience as carefully guarded and guided success would have been. There is such a thing as pauperizing by too much advice and oversight.

By this method of individual consideration we may have been led into apparent inconsistencies, but we believe, after a careful review of the work, that they are largely superficial and that there is probably more fundamental consistency than would have been reached by the tariff method.

Care has been exercised in collecting information; conflicting evidence has been sifted and weighed; the most natural and reliable sources of information which were accessible have been consulted: careful consideration has been given to recommendations from such quarters as the Italian Consulate; and advice has also been sought from persons acquainted with the standards and customs of those particular groups of the population which were affected by this disaster. We have tried to find out what plans the family had already made for the future which depended on the person who had been killed, and to get from relatives or friends suggestions as to the best way to help and their estimates of what would be a suitable appropriation. With few exceptions the suggestions as to both plans and amounts were reasonable; and with few exceptions the amounts appropriated were at least equal to (generally larger than) the tentative suggestions of family and friends.

Most of the visiting in the homes was done by experienced case-workers, and their recommendations as to the amount and kind of relief have formed the basis of the decisions of the Director and the Committee. In the first few days some volunteer service was accepted, but it was found, as it has been found elsewhere, that an experienced visitor, even with no knowledge of the foreign languages involved, gets to the bottom of the situation more surely than the novice at investigation, even one who has the advantage of speaking the language.

At the end of October, seven months after the fire, a visit was made to all of the families who could be easily found, for the purpose of forming an opinion as to whether further grants

were desirable and whether the amounts and kind of assistance given have apparently been justified. A number of families had moved, leaving no information at their previous residence, and in such cases it seemed better not to try to trace them or to interfere with a natural desire to break with old associations. A large proportion of the families was seen, however, or news about them was secured from relatives, and the results on the whole were very gratifying. Appropriations made for the purpose of bringing about a restoration of health had been especially successful. With few exceptions the families were satisfied and appreciative, and for the most part the plans which had been made were being carried out. Whatever was of special interest in the situation at that time or has developed since will be noted later in this report in the individual summaries of the cases.

To the standing Red Cross Emergency Relief Committee of the Charity Organization Society* were added for the purpose of this disaster, as the By-laws of the Society provide, several persons whose experience and interests made their counsel of special value for this particular occasion: Leopold Plaut, president of the United Hebrew Charities; Lee K. Frankel, assistant secretary of the Metropolitan Life Insurance Company; Thomas M. Mulry, president of the Superior Council of the Society of St. Vincent de Paul; and Dr. Antonio Stella, a representative of the Italian community.

The Committee did not undertake to consider individual cases, but authorized the Director to organize a Conference of experienced social workers to advise with him for this purpose. This Conference consisted of Mrs. Glenn, Dr. Frankel, and Mr. Mulry, of the Committee; and in addition H. E. Adelman, secretary of the Hebrew Free Burial Society; John A. Kingsbury, general agent of the Association for Improving the Condition of the Poor; William I. Nichols, general secretary of the Brooklyn Bureau of Charities; W. Frank Persons, superintendent of the Charity Organization Society; Morris D. Waldman, manager of the United Hebrew Charities; and William Mailly and Miss

^{*}The membership of the Society's standing committee was as follows: Robert W. de Forest, Chairman; Otto T. Bannard, Edward T. Devine, Mrs. John M. Glenn, Lloyd C. Griscom, Mrs. William B. Rice, Jacob H. Schiff. Ex officio: Cleveland H. Dodge, Mrs. W. K. Draper.

Elizabeth Dutcher, representing the Union Relief Committee. About half of the cases have been discussed individually, some of the more serious ones at considerable length and more than once. The final decision for action has rested with the Director, representing the general Committee.

The eighteen or twenty Brooklyn cases, by the express desire of the Red Cross Emergency Relief Committee of the Brooklyn Bureau of Charities, were placed in the hands of that Bureau and disbursements from the Red Cross fund for these families have been made through the Bureau on its recommendations.

The Ladies' Waistmakers Union quite properly felt that the relief of its members should be given from its own fund, which was augmented by sums raised by *Forward* and other East Side papers. On the first day of the emergency work co-operative arrangements were made with the Union to leave in its hands the relief of all cases in which the victim had been a Union member, and also cases in which the Union had a special interest because of some member of the family who expected to continue in the trade. In fourteen cases emergent relief was given by Red Cross visitors before it was known that the Union was in charge. In several other Union cases the Red Cross undertook to provide for a certain aspect of the situation at the request of the Union Committee, and these cases we shall include in all the following discussion of the work of the Red Cross Committee.

The Red Cross Committee has had the responsibility for 166 cases altogether. In 94 there had been one or more deaths; in 72 there had been no death.

It has seemed appropriate to grant assistance in some amount in all but two of the cases in which there was a death; and in practically all the cases in which an injured employe has applied for aid.

The two cases in which no assistance has been granted to families in which there was a death are the following:

No. 71. A Russian girl of 21 was killed. She lived with an aunt, to whom she paid board, and who sustained no financial loss, since the funeral expenses were covered by the girl's bank account, and who seemed neither to expect nor to desire assistance. She had a father living in Brooklyn, with whom she had nothing to do, and a sister in an orphan asylum. The father applied for assistance to take the child out of the institution. As she had been placed there because he was not a suitable guardian and he was still living in degrading surroundings, and as the daughter who was killed had not contributed in any way to his support or that of her sister, it seemed inadvisable to make any appropriation to him.

No. 149. An unmarried man 30 years old was killed. He was a contractor, making \$27.00 to \$30.00 a week. He lived with a step-brother. He had several older brothers and sisters (self-supporting) in Russia, and one younger brother, a cripple, whom he was said to support. He left a bank account of \$195.00. The step-brother intended to send to the brother in Russia all that was left of this after meeting the funeral expenses, which in the Jewish families were generally small. He stated that through his lawyer he had placed the matter in the hands of the Russian Consul. No request for aid has been received from any source.

In twelve other cases in which application for assistance was received from or in behalf of some one who had been more or less remotely connected with the fire, no relief was granted.

It was not considered a legitimate use of the fund to make grants to employes of the Triangle Shirt Waist Company who were out of work but were not injured in any way. The fire

occurred at the height of the season in that trade, and "laying off" would have begun very soon in any event. There were surprisingly few applications for help on this ground, no doubt because most of the employes in this trade are prepared for irregularity of work. If the opposite policy had been adopted it would have been necessary to decide in each case, among other things, whether the applicant would still have been working for the Triangle Shirt Waist Company at the date of application if the fire had not occurred.

The twelve cases in which no assistance was granted were the following:

No. 202. A married woman, 44 years old, was slightly injured. She was living with her husband, a painter, who was out of work only temporarily, and there were no children in the family. In October it was found that the man and his wife had gone to Buda Pesth to live with a married daughter.

No. 209. A married woman of 24, an Italian, was said to be suffering from shock. Her husband was working in Buffalo and sending her money, and she seemed to be well and in no need.

No. 222. Application was received by letter on June 20, three months after the fire, from a girl who said that she had been injured in the fire and was still unable to work. The application was referred to the United Hebrew Charities, who found that the income of the family of nine was \$30.00 per week without the wages of this girl, and who did not recommend assistance.

No. 173. An able-bodied man, not injured at all, was brought to the office by the city representative of the Triangle Shirt Waist Company. He lived with his father and mother. There was no evidence of need in the home. The man was referred to the National Employment Exchange and the interest of the superintendent was bespoken for him, but he did not call there.

No. 174. An able-bodied man, not injured at all, was brought to the office by the city representative of the Triangle Shirt Waist Company to ask for help because he was out of work. He is related to one of the proprietors of the Company and the family was found to be in comfortable circumstances.

No. 184. A girl of 21, who was not in the fire, because she happened to be on a lower floor of the building when it broke out, was reported by a caller at the office as "dying of hunger." It was found that she was living with relatives and not only had not been injured in any way but was in no need of any kind.

No. 185. A girl of 19, a friend and room-mate of the one just mentioned, was reported in the same way. All the circumstances were the same.

- No. 150. A porter in the Asch Building applied for a grant on the ground that he had lost some clothes. As he was not injured and was re-employed almost immediately it seemed inadvisable to make any appropriation.
- No. 191. A letter from the Philadelphia Branch of the Workmen's Circle asking for a report in regard to a man who was seeking help from the Circle was received through the Union Committee. He had moved from the address which was given and could not be found. A letter to him brought no response, nor was it returned unclaimed; nor did the inquirers in Philadelphia send later information in reply to our report.
- No. 123. A young man who had not been in the fire and had not even been employed by the Triangle Shirt Waist Company, asked for help because he was thrown out of work at the time of the fire. He was directed to an employment bureau.
- No. 221. A letter was received on May 17 from a man in Brooklyn who said that his daughter, who worked in a building adjoining the Asch Building, had been so affected by the fire that she had been under the care of several physicians and was at that time in a private hospital. No action seemed advisable.
- No. 210. A girl of 21, not employed by the Triangle Shirt Waist Company, happened to be passing on the street and became insane from witnessing the fire. Her brother called to ask advice about care for her. Before a visitor reached the house the same day her condition had become so alarming that she had been sent to Bellevue Hospital. Later she was transferred to a state hospital for the insane, and on July 3 was deported to Austria.

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The total amount spent for relief has been \$81,126.16.

Two hundred and eighty-seven dollars was spent in emergent relief in 14 cases which were otherwise entirely in charge of the Union Committee. Leaving these out of consideration, the size of our appropriations ranges from \$10.00 to \$1000.00 in the families in which no death had occurred; and from \$50.00 to \$5,167.20 in the families which had lost one or more of their members.

SIZE OF APPROPRIATIONS

Number of Families Receiving Specified Amounts

A mounts	Families in which there was loss of life	Families in which there was no death	To	Total	
Less than \$50	· · ·	9 25	9 26	35	
\$100-\$199 \$200-\$299	4	14	18 16		
\$300-\$399 \$400-\$499	18 4	3 2	21 6	61	
\$500-\$599	19		18		
\$700-\$799 \$800-\$899	5 3 2		5 3		
\$900 - \$999	2		2	39	
\$1000-\$1999 \$2000-\$2999	9 I	I	II I		
\$3000-\$3999 \$4000-\$4999	4 1	••	4		
Over \$5000	ī		ī	17	
Total	92	60	152	152	

Three-fifths of the appropriations to families in which there was a death were of \$500.00 or over, one-fifth of \$1000.00 and

over; in only one case of injury was the amount over \$500.00, and that one appropriation was of \$1000.00.

About 90 per cent of the total expenditure* was for families in which there had been a death:

To 92 families who lost one or more members	\$72,426.81 7,842.35
Total (for Red Cross cases)	\$80,269.16

The purposes for which the appropriations were made are shown in the following table:

CLASSIFICATION OF APPROPRIATIONS

Purpose	Amounts	
Emergent and temporary relief		
To families in which there was no death To families in which there was a death To families in charge of the Union Committee	\$7,842.35† 4,688.66 287.00 \$12,818.01	
Funeral expenses		
In the United States		
Total	\$80,556.16	

\$ \$16,500.00 of this represents trust funds for sixteen children in seven families.

^{*}Omitting again the \$287.00 in emergent relief to Union cases.
† This represents the total expenditures in these cases.
‡ This includes \$1000.00 to the Hebrew Free Burial Society, to reimburse it for its expenditures in connection with thirty funerals.

Emergent relief was given freely throughout the first few days, in the office as well as in the homes; and liberal temporary assistance, pending a final decision or a re-adjustment of family arrangements, was given to families who had lost one or more of their members, and to persons who had been injured or were incapacitated by the nervous shock. The amount spent for these purposes was \$12,818.01, or about 16 per cent of the total.

In all of the Jewish families in which there seemed to be any need twenty-five or fifty dollars was given for the expenses of Passover week, and a similar gift for Easter was made in a number of Italian families. Modest amounts were granted to replace clothing that had been lost when it seemed to be really needed. The largest part of this sum, however, was given to enable those who had been injured to regain their health and to do so without unreasonable sacrifice on the part of other members of the family.

It was apparent very soon after the accident that the best thing for many of the survivors would be to go to the country for a while. The Association for Improving the Condition of the Poor hospitably arranged for a number of them at Hartsdale and the Solomon and Betty Loeb Memorial Home gave them precedence over other applications. Similar offers came from the Nurses Settlement and others. It was difficult, however, to persuade the girls to leave home. Only twelve of the Italians were induced to go, and the approach of the Passover season made even greater difficulty in case of the Jewish girls. Three went to the Loeb Home. Both Italians and Jews preferred to stay at home, and—it was evident—to discuss the accident most of the time. A few of them had relatives in the country, or knew of boarding places to which they were willing to go, and in these cases we provided for the necessary expenses.

In one case emergent relief was given to a girl who, it was afterwards learned, had no claim on the fund; and in two cases

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to men who were only out of work. These three cases were as follows:

No. 144. An Irish girl, about 27 years old, applied a week after the fire for help to return to relatives in Ireland. She said that she and her sister were both in the fire, and that she had been looking for her sister ever since. As it was Saturday afternoon and she said she had only \$2.00 and her board was overdue, \$10.00 was given in emergency relief. When a visit was made at her boarding place on Monday it was found that the story was all a fabrication, even the name she had given, and that she was not even an employe of the Triangle Shirt Waist Company, though she may have worked there a year or so previously. (\$10.00)

No. 217. A young man of 19 asked for help a month after the fire on the ground that he was unable to work on account of the nervous shock, but he was apparently in good health and there was some reason to think that he was working at the time. He sent money to his parents in Sicily. (\$10.00)

No. 219. A married man of 44 and his 14-year-old son, not injured, asked for help because they were out of work. The wife ordinarily worked but was temporarily idle. There were two younger children. Both the man and the boy had only recently gone to the Triangle Shirt Waist Company and were earning very little. The man was a barber by trade. \$10.00 was given because it was Saturday and they said that they had no food and no money. On a re-application they were referred to the Charity Organization Society, as their difficulties were not really due to the fire. (\$10.00)

Except for the \$30.00 spent in these three cases, the first item in the table on page 16 (\$7,842.35) was spent for families in which some one had sustained some physical injury, ranging from the slightest shock to paralysis from which there is no hope of recovery, or for families living so close to the verge of dependence that the loss of clothing created a serious financial embarrassment. The circumstances in each of these 69 families, and the action taken, are described briefly below. They are arranged according to the amount of the appropriation, which indicates in a general way the seriousness of the injury sustained, beginning with the smallest amount (\$20.00) and ending with the largest (\$1,000.00).

No. 212. (Italian.) A girl of 17, temporarily incapacitated. She lived in a comfortable home, with her father (a carpenter who had been out of work several months), her mother, and two sisters, one of whom was working. \$20.00 was given to replace clothing. In October the family seemed to be in prosperous circumstances. (\$20.00)

No. 47. (Italian.) A married woman of 35, injured very slightly. Her husband was working steadily at \$8.00 a week. They had only one child (named Italo Americo) who was with his grandparents in Italy. When the woman asked for assistance on April 5 she had already recovered, and expected to return to work at once. \$25.00 was given, April 12, to reimburse her for clothing lost in the fire. She was not satisfied with this amount and returned later to ask for more. In October it was learned that her husband was the lessee of the entire house which she had given as their address and made an ample income by subletting the store and apartments. (\$25.00)

No. 214. (Hungarian.) A married woman, 31 years old, claimed to be still incapacitated by the shock a month after the fire, but seemed quite well. She lived in a comfortable home with her husband and his brother, and her bed-ridden mother. The two men were working. \$25.00 was given to replace clothing. In October the home still gave the appearance of unusual comfort but the woman asked for help on the ground that she was not well and that her ill-health was due to the fire. A report from her physician, however, indicated clearly that he did not consider that there was any connection. (\$25.00)

No. 216. (Italian.) A married woman of 21 suffered a miscarriage in consequence of the accident. She and her husband were living with relatives. Her husband was not employed at the time but he usually worked. She was receiving medical treatment from a dispensary. \$25.00 was given her for clothing and she was sent to the country through the Association for Improving the Condition of the Poor but stayed only two days. In October she was in good health and both she and her husband were working. (\$27.37)

No. 199. (Italian.) A girl of 19, not injured, lost glasses and clothing. She lived, with her mother and two younger sisters, in the same apartment with another family, and in their circumstances the loss was rather a serious matter. \$30.00 was given, April 28, to replace the glasses and clothing. (\$30.00)

No. 213. (Native-born family.) A girl of 19, injured in escaping by the stairs. The father and mother were born in New York. The father, a longshoreman, was disabled by rheumatism; the mother was janitress; three of the four children were wage-earners. \$40.00 was given through the Brooklyn Bureau of Charities to reimburse the family for wages lost while the girl was incapacitated. (\$40.00)

No. 125. (Russian.) A girl of 21, burned on right hand and ear. She was the oldest of four daughters, living with their parents in apparent comfort. The total income of the family while this daughter was incapacitated, was \$22.00 a week. \$50.00 was given on April 7, towards expenses of medical care, and unsuccessful efforts were made to persuade the girl to go to the country. In October it was found that all the members of the family were working except the mother, their combined income amounting to \$33.00 a week. The girl who had been in the fire had entirely recovered, but she was unwilling to work in a large

factory, preferring to earn less. The home was comfortable and the mother made no suggestion that further assistance was desired. (\$50.00)

No. 145. (Italian.) A girl of 17, not injured and back at work within a week. No assistance seemed to be needed at the time of the fire, but in October it was found that she had not been able to replace the winter clothing which she had lost in the fire, and \$50.00 was accordingly given to her to meet this need. (\$50.00)

No. 146. (Italian.) A girl of 19, the second of six children, was temporarily incapacitated by the shock. The father was a cripple and did not work, but there were three other wage-earners. \$50.00 was given for clothing and to enable the girl to go to the country for two weeks. She was sent to a convalescent home through another agency. In October she was well and working regularly, and there was no evidence of need in the home. (\$50.00)

No. 147. (Italian.) A girl of 18, the second in a family of nine children, was temporarily incapacitated by shock. \$50.00 was given to provide her with clothing and enable her to go to the country for two weeks, and arrangements were made for her to go, but her father would not consent to it. In October she was well and working regularly. The family income was about \$25.00 a week, which they considered ample. (\$50.00)

No. 188. (Italian.) A girl of 18, incapacitated for two or three weeks by the shock, the second of seven children and the source of over one-third the family income. \$50.00 was given on April 12 to replace clothing and to reimburse the family for the wages which had been lost. (\$50.00)

No. 190. (Austrian.) A girl of 22, forelady earning \$15.00 a week, temporarily incapacitated by the shock. She was the oldest of three children, all wage-earners. The father had been a farmer in Austria. He had been here only one year and was not yet earning anything, but the family was apparently in comfortable circumstances. \$50.00 was given to cover any temporary embarrassment caused by the loss of wages at the Passover season. In October it was learned that the father had opened a grocery store and all were doing well. (\$50.00)

No. 193. (Italian.) A married woman of 32, escaped with contusions and shock. Her husband, a carpenter, worked irregularly. There was a daughter of 16 earning \$4.00 a week, a boy of 12, and a 10-year-old girl in Italy with relatives. \$50.00 was given, to cover wage loss until the woman should recover her health. (\$50.00)

No. 198. (Italian.) A girl of 18, slightly injured. She had been in New York only six months and lived with an uncle. A married brother had just come over and was at the time dependent on the same uncle. Her father and mother and three younger children were in Italy and she had sent them some of her earnings. \$50.00 was given to enable her to get well and to

replace clothing that had been burned. She was not willing to go to the country. In October she was well and at work.

(\$50.00)

No. 207. (Hungarian.) A girl of 17, bruised—not seriously—in escaping over the roof. Her mother and father and seven brothers and sisters were in Hungary and her only relative here was an aunt, with whom she was not living. \$50.00 was given on April 21 to cover wage-loss while she was incapacitated. She returned in May to ask for more assistance, but she was entirely recovered at that time. (\$50.00)

No. 208. (Italian.) A girl of 20, the only support of her mother and two younger sisters, slightly incapacitated by nervousness. The father was in Italy, sick, and an older daughter was with him. This girl still had \$2.00 of her savings twhen she asked for help a month after the fire. (\$50.00)

No. 211. (Italian.) A girl of 19, temporarily incapacitated. She was living with her brother's family and sent money regularly to her father in Italy. \$50.00 was given on April 26 and an offer was made to arrange for a week in the country but this was not accepted. (\$50.00)

No. 215. (Italian.) A girl of 21, living with her married brother, incapacitated by nervous shock. As the brother's family was under the care of the Association for Improving the Condition of the Poor, that society was requested to take charge. \$50.00 was given in lieu of her wages while she was unable to work. The Association tried to persuade her to go to the country but could not succeed. (\$50.00)

No. 220. (Russian.) A girl of 18, incapacitated by cut hand and hysterical condition, asked for help by sending an affidavit six weeks after the fire. She lived with her mother and three brothers and sisters, two of whom were employed at good wages. \$50.00 was given through the United Hebrew Charities to enable her to go to the country. In November it was reported that her health was restored and the family income was \$37.00 per week. (\$50.00)

No. 210. (Italian.) A girl of 18, the principal support of her father and mother, anæmic and suffering from nervous shock. \$50.00 was given in order that she might go to the country. She would stay only six days because she wanted to be at home to see her sister start for Italy. (\$55.81)

No. 121. (Russian.) A girl of 17, slightly incapacitated by the shock. She boarded with fellow-countrymen and had a brother living in Providence. The father and mother and three sisters were in Russia. \$60.00 was given to cover wage-loss while she was incapacitated. (\$60.00)

No. 206. (Native-born Negro.) A colored woman, 24 years old, maid in one of the cloak-rooms. Her health was affected by the experience. She is separated from her husband and her one child lives with his grand-parents. \$35.00 was

given on April 25. In November it was found that she had been able to return to work only a few weeks before and was a little in debt. \$25.00 was therefore given, which covered this indebtedness and left something for winter clothing. (\$60.00)

No. 196. (Italian.) A girl of 19, incapacitated for a short time by the shock. She was the only wage-earner at the time, as her father, a stone-mason, had been out of work for seven months, and the three other children were under twelve. \$50.00 was given April 14, to cover wage-loss and replace clothing; and she was sent to the country at a cost of \$12.67 for board and railroad fare. (\$62.67)

No. 197. (Italian.) A girl of 19, incapacitated for a short time by the shock. She was the housekeeper for her father and two brothers, and also at the time their chief support, for the father worked only irregularly as a day laborer, one brother was only 14 years old and was just beginning to work, and the other was out of work because he could not find employment at wages he considered suitable. \$50.00 was given on April 14, to cover wage-loss and replace clothing; and she was sent to the country at a cost of \$12.67 for board and railroad fare. (\$62.67)

No. 178. (Italian.) A girl of 19 escaped with nervous shock. She was the only wage-earner among six children and her father was out of work at the time. She was sent to the country, where she stayed for over two weeks, and \$50.00 was given to make up the loss of her wages. (\$65.24)

No. 164. (Russian.) A boy of 18, injured in the knee. He was sent to a clinic for examination and treatment and money was given him for living expenses. Later he was sent to the Loeb Memorial Home for over three weeks. On his return temporary help was given through the Joint Application Bureau until he found work and a place to live. In November he was well and working regularly. (\$65.52)

No. 56. (Russian.) A young man of 21, bruised and suffering from shock. His sister, 20 years old, escaped uninjured and immediately went to work elsewhere. The rest of the family consisted of their widowed mother and five younger children, two of whom were wage-earners. The total income from the four working children was usually over \$30.00 a week. \$75.00 was given to help with the living expenses while the son was disabled. In October all were in good health and the family income was \$43.00 a week. (\$75.00)

No. 204. (Italian.) A girl of 19, the oldest of seven children, temporarily incapacitated by nervous condition. \$75.00 was given through the Brooklyn Bureau of Charities. (\$75.00)

No. 195. (Italian.) Two girls, 21 and 19, the only wage-earners in a family of eight, incapacitated by shock for a short time. \$50.00 was given to cover wage-loss for two weeks and the two girls were sent to the country, at a cost of \$25.33 for board and railroad fare. In October the girls were well and at work and the third child had begun to contribute to the family income.

The two girls were said to be nervous still and timid about continuing in factory work. In December a physician asked help for the family because of a case of pneumonia. As all need arising from the fire had already been met, the family was referred to the Charity Organization Society. (\$75.33)

No. 107. (Italian.) A girl of 19, uninjured but in nervous condition, the second of five children. The father works only irregularly; the mother earns their rent as housekeeper; the oldest child, a son, was earning \$18.00 a week but contributing only \$4.00 to the home. The girl was sent to the country where she stayed nearly three weeks and \$60.00 was given for clothing, and to cover wage-loss while she was away. (\$76.95)

No. 108. (Italian.) A girl of 19, uninjured except for nervous shock. She was living with her mother, older sister, who had been out of work, and a good-for-nothing brother. She was sent to the country with her friend in the preceding family, and she stayed the same length of time. \$60.00 was given also. In October it was said that she had not entirely recovered from her nervous condition, but she was working regularly and there was apparently no thought of additional assistance. (\$76.95)

No. 175. (Galician.) A girl of 18 was slightly injured and a little hysterical. The family in New York consisted of the father, 48 years old, who described himself as dependent on his daughters because of his old age; two wage-earning daughters; and two boys in school. The mother was in Galicia and a son was serving in a European army. \$100.00 was given to replace clothing the girl had lost and to help the family through the short interval while she was not in condition to work. (\$100.00)

No. 187. (Italian.) Two girls, 20 and 16, uninjured, but hysterical and nervous. They live in Hoboken with their mother and brother, who has a small store. Their father is in Italy, ill with tuberculosis. \$50.00 was given on April 10 for medicine, clothing and other incidental expenses. When a visit was made in November it was found that the girls were still in a nervous condition and under a physician's care. One of them had married: her family urging it because she could not work; her suitor, because he expected she would receive a large appropriation from the Red Cross fund. He is able to support her, however. It seemed advisable to make a further grant to the unmarried girl, since at present she is dependent on her brother, who has also his mother to support. (\$100.00)

No. 171. (Italian.) A girl of 22 escaped with nervous shock. \$102.00 in all was given through the Brooklyn Bureau of Charities. (\$102.00)

No. 176. (Italian.) A married woman of 34, four months pregnant, suffered from nervous shock and was bruised by falls in going down the fire escape. Her husband, a carpenter, did not work regularly. She had two small children, one of whom died a few days after the fire. \$60.00 was given in April to help the family until the husband should get work. In July the woman asked for more aid, but the troubles of the family at that time

had no connection with the fire. Advice was given about medical care and the husband was referred to the National Employment Exchange. When a visit was made in October it was learned that the baby had been born in September and both mother and child were in good condition. A final grant of \$50.00 was made to enable the mother to give the baby proper care through its first months. (\$110.00)

No. 159. (Italian.) A girl of 23 was incapacitated temporarily by the shock and said to be in need of a rest. \$111.00 was given through the Brooklyn Bureau of Charities to meet the expenses of her illness. (\$111.00)

No. 79. (Russian.) A girl of 19 injured by falling from one landing to another on the fire escape. She had a younger sister in the city who was self-supporting, and a little brother and sister with relatives in Russia, to whom the girls sent about \$10.00 a month. She was not seriously injured. \$122.00 was given to cover expenses while she was incapacitated and to supply necessary clothing. She would not accept convalescent care, and delayed returning to work in the hope of securing more money. Her landlady, who had cared for her after the accident as if she were her own daughter, considered her attitude unreasonable. In October it was learned that she was well, working regularly, and planning to be married soon. (\$122.00)

No. 205. (United States Negro.) A colored woman, 35 years old, maid in one of the cloak-rooms. Her hands were cut by breaking in a window, and she was injured by falling down the fire-escape. She lived with a sister here. She said she had never been married, but that she had two children, whose father was dead, living with her mother in Virginia. \$35.00 was given in April to cover expenses until her hands were healed, in the expectation that nothing further would be needed. In November it was learned that she was in wretched health, and the physician who examined her thought her condition might be traceable to her fall at the fire. She was placed under the care of the Charity Organization Society and \$100.00 was sent to that society for her. On January 26 she returned to her mother in Virginia, much improved in health. (\$135.25)

No. 194. (Italian.) A girl of 16, the oldest of eleven children, and the contributor of about half the income of the family of thirteen, was incapacitated by nervous shock. \$125.00 was given for clothing and to make up wage-loss, and convalescent care was provided for the girl after Easter, as her family would not allow her to leave home before that. When the family was seen in October they considered themselves in prosperous circumstances, as this daughter was in good health and earning her usual wages, and the third child had secured working papers and was adding \$4.00 to the weekly income. (\$135.94)

No. 172. (Italian.) A married woman, five months pregnant, escaped with nervous shock. She and her husband live with a family of relatives. On account of her physical condition \$150.00 was given in a pension through the Brooklyn Bureau of Charities. (\$150.00)

No. 189. (Italian.) A girl of 24, the only support of her mother and an old aunt, escaped with bruises. \$50.00 was given on April 11. In October it was found that the girl had not worked so steadily as usual through the summer because of being in a nervous condition, and an additional grant of \$50.00 was made. In January the girl wrote that her aunt had pneumonia and that she herself was not able to work. What she considered especially distressing was that the aunt was in a hospital because they could not afford to keep her at home. The Charity Organization Society was asked to secure a thorough medical examination of the girl and advise as to further assistance. Medical treatment was persistently declined. A final grant of \$50.00 was made through the Charity Organization Society, to pay debts that had been incurred during the girl's illness. (\$150.00)

No. 133. (Galician.) A girl of 21, injured. Her cousin and room-mate was killed. The two girls boarded with an uncle. She sent \$20.00 a month to her parents and six brothers and sisters in Galicia. She was injured by falling down the fire escape and was prostrated by the shock. \$140.00 was given to cover her own expenses while she was incapacitated and to enable her to continue without interruption her usual contribution to her parents; and she was sent to the Loeb Memorial Home for over three weeks. When she left the convalescent home at the end of May the superintendent reported that she was "in perfect health." The uncle was seen in October, and he said that she was well and working at her usual wages. (\$157.14)

No. 10. (Italian.) A girl of 18 was injured, but not seriously. She and her mother had come to New York eighteen months before the fire, hoping to improve the circumstances of the family, and especially to provide for educating a 13-year-old boy who was in Italy with his father, a post-office employee. Temporary assistance amounting to \$165.00 was given, covering doctor's bills and living expenses until the girl had entirely recovered and the mother had returned to work. In October it was found that the mother and daughter had moved, leaving the impression among their neighbors that they had gone to Italy to celebrate the daughter's wedding in Rome. In December she was martied and living in New York. (\$165.00)

No. 177. (Italian.) A married woman of 30 escaped with nervous shock. Her husband was in Italy, sick, and she supported her old crippled mother and her child of four. It was not possible to arrange for the convalescent care which her physical condition indicated, because the old mother could neither go away nor be left alone. Assistance was therefore given so that they might move into better rooms and the woman have a rest at home, and the Charity Organization Society was asked to visit and advise as to further needs. \$75.00 was given to the woman direct, and \$101.00 through the Charity Organization Society. In November she was working regularly and apparently had recovered her normal health. (\$176.00)

No. 170. (Roumanian.) A girl of 20 was injured about the head and right arm by jumping. She was the principal wage-earner in the family, the oldest of five children. The father was

considered too old to work, and the two younger sisters of working age earned only small wages. The oldest daughter had come to America five years before and later sent for her two sisters. They soon sent for their father and a little later for their mother and the two youngest children. When these arrived, however, one of the children was not admitted on account of trachoma, and the mother was obliged to take him back to Roumania. The daughters again saved enough to bring her over, but the boy's eyes were not yet cured, and he is still in Roumania, supported by his sisters in New York. \$185.00 in all was given for medical expenses and to make up for the girl's wages until she recovered. In October the family was found in comfortable circumstances, all three girls working regularly. In November the father asked for assistance because his wife was ill, but the family did not seem to be in any need and there was no connection between this illness and the fire. (\$185.00)

No. 192. (Russian.) A young married woman, 23 years old, badly bruised and nervously affected. She had recently had an operation for appendicitis. Her husband, a silk weaver, works steadily but earns only \$10.00 a week and has heavy expenses for car-fare. There are no children. \$100.00 was given on April 20 to enable the woman to regain her health. In October she was found looking ill and still unable to work. A medical examination was secured and the physician recommended only rest and change. An offer was accordingly made to send her to the country, but this was not accepted. An additional grant of \$100.00 was made. (\$200.00)

No. 95. (Russian.) A married man, 35 years old, a night watchman, injured—not seriously—by sliding down the elevator rope. He had a wife and two small children and his wife was pregnant. Emergency help was given and a weekly allowance of \$10.00 for three months. His injuries from the fire were soon healed, but his health was impaired from other causes. Efforts were made to persuade him to take the hospital treatment which was advised, but he persistently refused. He repeatedly asked for further relief, especially for a large sum to invest in business. In October he was still idle and in miserable health. His wife also was not yet strong, as the baby had been born in August. Since their circumstances had no connection with the fire, all needs due to that having been fully met, a final small grant for immediate needs was made and the United Hebrew Charities was requested to take charge of the family. (\$206.00)

No. 166. (Russian.) A girl of 21 was injured. She was living with her widowed mother and three sisters, two of whom were wage-earners. Temporary assistance amounting to \$100.00 was given and then, as the girl had not yet recovered and was not following her doctor's advice, the United Hebrew Charities was asked to take charge. Treatment and apparatus were provided; an allowance was made to the family in lieu of her wages until she returned to work in September; and a final grant was given to her for clothing. \$100.00 was given to the family direct, and \$120.00 through the United Hebrew Charities. (\$220.00)

No. 96. (Italian.) A girl of 18 was incapacitated by nervous shock. She is the second of four children and her mother is a widow. Her older sister is not strong and therefore does not work regularly. On the recommendation of the Brooklyn Bureau of Charities \$250.00 was placed with them to be used as a pension while the girl was not able to work. In October she was entirely recovered and three of the four children were working, earning together \$20.00 a week. Later the girl returned to the employ of the Triangle Shirt Waist Company at her former wages. (\$250.00)

No. 203. (Italian.) A girl of 22, the only wage-earner in a family of seven, incapacitated by the shock. The father was ill, in need of surgical treatment which he would not consent to have. The family was placed under the care of the Charity Organization Society, and the girl was sent to the country, but she stayed only half a day at the first place to which she was sent and six days at the second. \$250.00 was sent to the Charity Organization Society for the benefit of the family. In October the girl was well and at work, but still nervous about working in a factory. The father was also working regularly, but had not yet been persuaded to have the needed operation. (\$255.81)

No. 200. (Native-born.) A man of 57, on duty in the Asch Building the night after the fire, seriously injured by a falling beam. The family had lived comfortably on his wages and those of the son of 21, who was a clerk, with a lodger to help pay the rent. A daughter, 24 years old, was studying art in Boston. The company for which the man worked does not make any allowance to its employes in case of accident or sickness. A monthly allowance equal to his wages was given until his health was restored and the doctor's bill, a very moderate one in view of the amount of attention it represented, was paid. On visiting in November it was learned that he is entirely recovered and has established a business on his own account, in which he is already clearing more money than he used to receive in wages. (\$285.00)

No. 218. (Russian.) A girl of 22, the only support of her mother and young brother, incapacitated for some time by the shock. \$325.00 was given through the Brooklyn Bureau of Charities. (\$325.00)

No. 52. (Italian.) A widow of 28, seriously injured. At the time of the accident her 13-year-old daughter was living with her, and her two little boys were in an institution. \$127.50 was given in April in the expectation that this would be sufficient to meet the needs of the family until the woman should be able to work. In August she applied for the commitment of her two boys who had returned to her in June, and in consequence of this the family came under the care of the Charity Organization Society. Later, as the woman's health was found to be still seriously affected in consequence of the fire, an additional grant of \$200.00 was placed with the Charity Organization Society for her benefit. This amount was based upon the recommendations and prognosis of a reliable physician. (\$327.50)

(Russian.) A girl of 20, incapacitated by shock. No. 153. She had supported her old mother ever since they came to America five years before the fire. She was found to be in an anæmic. undernourished condition, in need of a long rest, as a result of over-work through the preceding five years and several illnesses, and in this condition the shock received at the fire was of more serious significance than in most of the cases. Money was given her for clothing and a monthly pension through the summer to enable her and her mother to spend five months in the She returned in excellent health, but showing some country. disposition not to work regularly, and to wish continued assistance, on the ground that other girls did not have to support their mothers without help from any source. After a few interviews, however, she seemed to recover her former independence and on November 28 reported that she was regularly employed at \$15.00 a week and that, while she greatly appreciated what had been done for her, she did not desire any further attentions.

(\$380.00)

(Italian.) A married man, 25 years old, one of the No. 179. elevator men. He sent in the fire alarm and made seven trips with his elevator after the fire broke out, running it until the flames broke into both elevator shafts. He returned to work after the fire, but his health proved to have been seriously injured by the experience. His wife was pregnant and on hearing of the fire she had a miscarriage. They have one child, three years old. \$100.00 was given on April 13 in the expectation that it would meet the needs of the family until the man was well. No application for further help was received, but when a visit was made in October it was found that he was ill again, after having returned to work for a short time. An additional \$100.00 was therefore given, and the Charity Organization Society was requested to take charge of the family and make a recommendation as to their probable further needs, after consultation with the physician, with the result that \$200.00 more has been placed for their benefit with the Charity Organization Society. In February the man was well and able to work. (\$400.00)

No. 186. (Russian.) A married man, 38, a packer, badly bruised and strained in escaping over the roof; general neuritis in a severe form developed soon after the accident. His wife is a capable, attractive, intelligent woman, a dress-maker by trade, but not accustomed to work regularly since marriage. There are four children: the oldest, a boy of 16, had just started to work. \$160.00 was given for current expenses, and \$275.20 on September 7, to pay transportation expenses to Los Angeles, California, where they had relatives and friends who would help them to re-establish themselves and where it was hoped the man's health would improve. A letter dated February 2 states that his health is better and that they are making a living. (\$435.20)

No. 142. (Russian.) A girl of 19, seriously injured: left arm and leg paralyzed and no hope of recovery. She was a favorite niece of one of the proprietors, who made a liberal weekly allowance for her care, but could not meet the expense of all her needs. Her father is comparatively well-to-do and has a small store. \$1000.00 was sent to the girl through the Brooklyn

Bureau of Charities on November 10, to enable her to have the care which her condition requires. (\$1000.00)

Referring again to the table on page 16 it will be seen that \$4,688.66 was expended in temporary assistance in the families in which a death had occurred. Most of this was given in addition to grants for other purposes, in the interval while information was being secured or the families were deciding on their plans, or for temporary needs of relatives here when the main problem was provision for relatives in Europe. In three cases, however, in which there had been a death, circumstances were such that it did not seem advisable to make any appropriation except for temporary needs. These three cases were the following:

No. 35. (Galician.) A girl of 18 was killed. She was the second of seven children, all living at home with their father and mother. The oldest child was also in the fire and her health was affected by the shock of her sister's death. The girl who lost her life was about to be married, and the family therefore was expecting to lose her financial assistance very soon. The home gave evidence of a fair degree of comfort. \$200.00 was given to cover the expense of sending the older girl to the country and to reimburse the family for the loss of her wages while she was incapacitated. In October the family was found living in comfort; the oldest girl had entirely recovered and was working regularly. In January she called to say that she had been ill again, but as this had no connection with the fire she was advised to apply to the United Hebrew Charities if her family needed help.

(\$200.00)

No. 148. (German, Protestant.) A girl of 17 was killed. Her father was a piano polisher and usually earned \$18.00 or \$20.00 per week; there were three other children, all of working age; the mother was in a sanitarium. There was \$182.00 insurance. At first they did not wish any assistance, but later they felt the loss of the daughter's wages, and \$250.00 was given them on May 25 through the Brooklyn Bureau of Charities.

(\$250.00)

No. 135. (Roumanian.) A girl of 19 was killed, one of seven children, all living with their parents. The father was unable to work; the mother was janitress and earned their rent; three children were wage-earners besides the one who was killed, but she, though the third in age, earned the highest wages. \$300.00 was given. In October the family was evidently in comfortable circumstances, with free rent and a weekly income of \$23.00. They expressed satisfaction with the appropriation which had been made. (\$300.00)

Funeral expenses were naturally an important item: \$6,167.10 was spent for this purpose, about 7½ per cent of the total. The Hebrew Free Burial Society came promptly to the aid of thirty of the more needy among the Jewish families, and the Union provided for about an equal number either directly or through the Arbeiter Ring. The rest were buried by Lodges to which they or some relative belonged, or there were cousins or uncles or fiancés to take the responsibility if the immediate family were not here or were unable to do so; or there was a bank account sufficient to cover the expenses. In only one instance was it necessary for the Red Cross to promise in advance of burial to pay the undertaker's bill. The question of reimbursement, however, began to be raised very early by the Italian families, and in the Jewish cases there were several requests for tombstones or for reimbursement of additional expenses incurred by the family when the burial proper had been provided by some society. The funeral bills among the Italians ranged from \$76.70 to \$345.80. The maximum paid by the Red Cross towards the expense of any one funeral was \$150.00. The total amount spent for funeral bills was about five thousand dollars, and in addition one thousand dollars was paid to the Hebrew Burial Society to reimburse it for its expenses in thirty cases. Of the total six thousand over two-thirds was expended for Italians, although the number of deaths among them was only two-thirds as great as the number among the Iewish families in charge of the Red Cross.

In most of the families in which funeral expenses were paid, appropriations were also made for other purposes, in equal or larger amounts. There were four cases, however, in which this was the only form of assistance given. Two of these were Italian, two Jewish.

No. 5. (Italian.) A married woman, 33 years old, was killed, leaving a husband, 40 years old, but no children. Her married sister was killed also. (See No. 25, page 32.) The

husband was a good workman, earning \$13.00 a week as presser when employed. He was in good health, and expressed no desire for any assistance except the amount of the funeral bill, although other persons have requested for him a substantial appropriation to set him up in business. After the fire he went to live with his wife's parents. (\$125.30)

No. 65. (Italian.) A girl was killed, leaving a father and mother and a younger brother and three sisters. The funeral bill was the largest that came to our attention—\$345.80, and from several sources it was reported that the family was in comfortable circumstances (though the father was a porter in his son's saloon and earned only \$8.00 a week) and that this daughter worked only because she liked to. \$150.00 was given towards the funeral expenses. No further application has been received. When the family was visited in October it was learned from the mother that the oldest child, a bright boy, was taking a business course, and that they found it difficult to pay the fees for this. An additional grant sufficient to meet this expense was offered, but the parents have not cared to avail themselves of it and have made no request for any further aid. (\$150.00)

No. 141. (Russian.) A girl of 18 was killed. She had boarded with an aunt and uncle who stated that there was no one in the old country dependent on her, and who asked for no assistance except a small grant to enable them to erect a head-stone. The Hebrew Free Burial Society had arranged for the funeral. \$50.00 was given to the uncle on April 11. In January it was learned that the uncle had not used the money for a tombstone, but that it had been erected by other relatives, who compelled him to adjust matters to their satisfaction when they heard of the appropriation that had been made. These relatives stated that the girl's parents in Russia were suffering from the cessation of her accustomed contributions. On being questioned they stated further that the father owns a little farm; that the girl had sent nothing regularly, but only small gifts at holidays; that they had not heard from the parents since the fire; but that another cousin in the city had received a letter saying that they were in great distress. They were requested to procure this letter and send it to us, but we have heard nothing further from them. As the cousin who was said to have received the letter is an intelligent girl who was herself in the fire, and who received assistance from the Union Committee and has been in the Red Cross office. it seems impossible that she would not have made known to us the circumstances of these relatives if she had received word they were in need. It is not probable, moreover, that the parents themselves would not have found a way to send an application to us in these eleven months. We are, however, making inquiries in Europe.

No. 33. (Austrian.) A divorced woman, 40 years old, in this country only six months, was killed. She lived with her brother and was partially dependent on him, making no contribution towards the support of any one. \$150.00 was given to reimburse the brother for expenses of the burial. (\$150.00)

There were five other families in which the only assistance which seemed to be required in addition to the payment of the funeral expenses was a grant to meet some temporary need or readjustment in family plans:

No. 138. (Italian, mother German.) A girl of 14 was killed, one of seven children. The father and three oldest children (sons) supported the family. The girl who was killed had been working only a few weeks, and earned only \$3.00. There was insurance amounting to \$254.00. \$150.00 was given towards the funeral expenses, and \$50.00 for Easter. In October the family was found to be in comfortable circumstances and they made no request for additional aid. (\$200.00)

No. 66. (Austrian.) A girl of 17, married, deserted, and living with her parents, died in a hospital from injuries received at the fire. The girl had been seduced at the age of 14 by a man who was later forced by his relatives to marry her. He deserted her; a baby was born, which died; and she returned to her parents. They did not want her to go to work, but she was anxious for some money of her own, and she had been working only ten days when the disaster occurred. She had not made any contribution to the family income, but inasmuch as her father had been obliged to borrow money for the funeral expenses and her mother's health was affected by the shock \$210.00 in all was given to meet these needs. The father was regularly employed in the Street-cleaning Department at \$14.00 a week and their only remaining child was a school-boy. (\$210.00)

No. 25. (Italian.) A married woman, 22 years old, was killed, leaving a husband and two small children. She was a sister of the married woman in case No. 5, on page 30. It was said that she worked because her husband was not inclined to contribute largely to the family expenses, though he was a machinist earning \$15.00 a week. Funeral expenses were paid, and \$110.00 was given to the woman's mother for the benefit of the children and to enable her to move to a larger apartment which would accommodate her son-in-law and the children and the other son-in-law. The husband was not satisfied with the action of the Committee. He took his children away from their grandparents, and wrote demanding that the money which had been given to them be turned over to him. It was found that the children were suffering from neglect and he was advised to restore them to the grandmother's care. In October a satisfactory state of affairs was found: the father working regularly, paying the grandmother for taking care of the children while he is away, and taking care of them himself at night. (\$235.30)

No. 32. (Italian.) A girl of 16 was killed. She left a father and mother and four brothers and sisters, two of them wage-earners; another child was born a few days after the fire and received the name of its sister who had just been lost. The father owned a grocery store in Montclair, in partnership with his brother, but the family lived on the lower west side. \$150.00 was given towards funeral expenses, \$100.00 for expenses of the

mother's illness. In November the family was found in Montclair in much more favorable surroundings. The grocery was fairly prosperous and well kept. No suggestion was made that further assistance was desired. (\$250.00)

No. 99. (Italian.) A girl of 17 was killed, the second of six children, one a cripple. Her father, a baker, though ablebodied and only 45 years old, was not accustomed to work. Her older brother earned \$8.00 a week. She was insured for \$250.00. A Settlement, reporting the family, stated that they were "not destitute in any sense" and that they "had some resources." In addition to the funeral expenses of \$137.00, \$135.15 was spent by the Brooklyn Bureau of Charities in temporary assistance, and \$100.00 was given to the family through the Italian Consul-General. (\$372.15)

We have now told about fourteen of the 94 families in charge of the Red Cross in which a death had occurred: in two of them no appropriation has been made; in three only temporary assistance was needed; in four funeral expenses only were paid; and in five temporary assistance was given in addition to paying the funeral bills. In all the rest of these 94 families (80) it has seemed necessary, or at least proper, to make provision of a more permanent nature for surviving relatives. The appropriations for this purpose, as may be seen by referring again to the table on page 16, account for the bulk of the disbursements, amounting in all to \$61,571.05, which is over three-fourths of the total. Of this, \$44,672.15 was for the benefit of relatives in the United States, and \$16,898.90 for the benefit of relatives in other countries—Russia, Austria, Hungary, Roumania, England, Jamaica, and Palestine.

In many of these 80 families funeral bills were paid and temporary assistance was given, but in all of them there remained, after this was done, other needs. In all of them the family had been dependent, in some degree, on the one who had In some the dependence was only slight, or it was unnecessary; in others it was absolute and inevitable. Several families were left disorganized and helpless by the loss of a daughter who was not only their chief financial support but also their reliance in other ways. Four Jewish men left wives and A young man had been the only support of a widowed mother and an invalid middle-aged sister. In one Italian family there were three deaths—the mother and two daughters—leaving the father and two sons, nineteen and five years of age. another family two sisters were killed, one of whom was a widow In five other cases two sisters lost their with five little children. lives and in one two brothers: while the death of a widow and her seventeen-vear-old son left three children under sixteen vears of age without a natural guardian.

In three of these 80 families dependents were left both here and abroad; in 40 of them the dependents were in the United States at the time of the disaster, and in 37 they were in other countries. In seven cases the persons left dependent in the United States have returned to Europe, with the assistance and the approval of the Red Cross Committee. These were the sister of a Hungarian girl (No. 77, page 40); a young Russian who had been supported by his wife who was killed (No. 75. page 36); the old mother of an Italian woman (No. 14, page 44); and four Italian families (No. 84, No. 100, No. 17, and No. 57. pages 44, 45, and 49). On the other hand a little brother has been brought over from Russia (No. 82, page 55) and it is not impossible that other relatives who were in Europe at the time of the disaster have come to New York since then. The classification has been made on the basis of residence at the time when the appropriations were made.

The three in which grants were made to relatives both here and abroad are the following:

No. 21. (English.) A young married woman of 26 died from the effect of injuries received in jumping from a ninth-story window. Her husband, a Swiss lace-maker, had recently gone to Switzerland and she expected to join him there soon. She had a father in Jamaica to whom she had been accustomed to send money. She and a sister had come to New York after the Kingston earthquake a few years ago, with the assistance of the relief fund. The younger girl is taking nurse's training in a New York hospital, and looked to her married sister for help in case of emergency. There is a married sister in New York who is in poor circumstances, and brothers in Providence and in Jamaica who are said to be prosperous, but who seem to do nothing for their relatives. \$100.00 was given to the sister for a reserve fund, and £72 in all (\$349.50) was sent to the father. The husband has not been heard from in any way.

No. 114. (Russian.) A girl of 20 was killed. She boarded with a married sister, who felt the loss of this contribution to the family budget, and had sent 100 roubles a year (about \$50.00) to her father in Russia, who was a coachman owning three horses, with two of his sons working for him. Some assistance was given by the Union and the Red Cross Committee was then requested to take up the question of dependents in Europe. \$20.00 was sent to the father through his married daughter here, as temporary assistance, and after receiving the report from Europe 400 roubles (\$206.40) was sent through the American Consul-General in Moscow. A pension of \$5.00 a month was given to the sister here. In November, as she was living in

Brooklyn, and seemed in need of oversight, the remainder of the money set aside for her pension was placed with the United Jewish Aid Societies of Brooklyn with the request that they take charge of the family. (\$316.40)

No. 75. (Russian.) A married woman of 21 was killed, leaving a husband whom she had supported for the most part, and a widowed mother and elderly sister in Russia, to whom she had sent money regularly. The husband was suffering from a "fright neurosis" as a result of the fire, and was probably far from strong either mentally or physically when in a normal condition. He had no relatives or friends in this country, and wished to return to Russia. He was sent home, after his debts had been paid and the necessary official papers provided; and the sum of 200 roubles (\$103.20) was sent to him there. His wife had two sisters living in Portland, Maine, who also contributed something towards their mother's support. It was one of these sisters who had been in the habit of actually sending the remittances, and it therefore seemed best to send the money for the mother through her. This was done, with the assistance of the Associated Charities of Portland. \$10.00 a month was sent until November, and then \$250.00 was placed with the Associated Charities of Portland to continue the pension for twentyfive months. (\$571.15)

VII

In considering what has been done for the forty families left in a more or less crippled condition here in the United States, it may be of interest to look first at the Jewish families and then at the Italian, and to reverse the order followed in reviewing the cases of injury, beginning with the family which has seemed to be the most helpless and which has received the largest appropriation.

No. 120. (Russian.) A man, 30 years old, was killed, leaving a wife and two children, four and two years of age. They had been in this country only three months. The woman spoke no English and had no trade and had no near relatives in this country except a sister who had come over with her and was almost as helpless. After the fire she went to a poor cousin, whose family was seriously incommoded by the addition of four people. She wished to return to Russia, where she had a brother and a sister. Her passage was engaged, passport and other official papers were secured, arrangements made for having her looked after at all points in Russia where she would change cars, and for paying to her a lump sum of money with which to establish a business. Three days before she was to sail, however, she received a letter from her brother telling her on no account to return, as there were rumors of pogroms and of a foreign war. This so frightened her that she was not willing to go. A few days later she again changed her mind and wished to go home. Arrangements were again made for her return, and again, a day or two before the date of sailing, she refused to go. The United Hebrew Charities was then requested to take charge of the family. \$1050.00 altogether has been placed with that society to be used in current expenses and in carrying out some plan for making the woman self-supporting; and \$4000.00 to be kept as a trust fund for the two little children. (\$5,167.20)

No. 130. (Russian.) A man, 33 years old, was killed, leaving a wife and two children, six and five years of age. He was a contract operator, making about \$25.00 per week. His wife was related to one of the proprietors, and had not been accustomed to work. A woman in Philadelphia claimed to be the deserted wife of the dead man but all the evidence tended to disprove this. After the disaster the woman and her children went to Yonkers, where she had relatives, and within a few weeks she found a little store which she wished to purchase. As she seemed capable of making a success in business and the proposed investment seemed advantageous, \$1000.00 was given her for this purpose on May 22. In November it was learned that she

was doing so well in the store that she had engaged a maid in order to have time enough to attend to all the business. A final appropriation of \$500.00 was placed with the United Hebrew Charities as a reserve fund in case of illness or other emergency in the next few months; and \$3000.00 was set aside as a trust fund for the two children, also in the hands of the United Hebrew Charities. (\$4,610.00)

No. 7. (Russian.) A man of 35 was killed. He was an operator earning \$25.00 per week, and was related to the wife of one of the proprietors. He had recently re-joined his wife after an absence in San Francisco and they were planning to send for their children, two girls, 14 and 12, who were with grandparents in Russia. His wife had not been accustomed to work. porary assistance was given for several weeks while plans were being made. \$250.00 was given on May 25 for the purchase of a share in a stationery and candy shop, and arrangements were made for a pension which was to be gradually decreased as her business should become more productive, three months' allowance being given in advance to enable her to re-establish her home. She sent for her children, who arrived here in September. The business proved insufficient for two partners and in November, with the approval of the United Hebrew Charities, she decided to sell her share of it and to learn hair-dressing. money left from the original appropriation of \$1000.00, with an additional appropriation of \$500.00, was at this time placed in the hands of the United Hebrew Charities, who had been in touch with the family from the beginning. In January \$2000.00 was sent to the United Hebrew Charities to be held in trust for the two children. (\$3,620.00)

No. 18. (Russian.) A man, 27 years old, was killed, leaving a wife and a baby of 11 months. He had earned good wages, \$14.00-\$20.00 per week. The wife—young, apparently intelligent but without knowledge of English—was for several weeks hysterically anxious to get her plans for the future settled. She went from one office to another to get advice as to what she could do to support herself. At first she wanted to be established in a stationery store, but it soon appeared that her health had suffered so seriously from the shock that she was not in condition to undertake anything. Through the summer her expenses were paid in the country. In November she was still unable to work, in the opinion of a physician who gave her a careful examination, and she seemed to have lost her ambition to become self-supporting. A monthly allowance is being paid through the winter and at the end of that time it is expected that her health will be restored and she will be able to take up some occupa-She is under the care of the United Hebrew Charities, who have advised in regard to her from the first. \$320.00 was expended up to November; \$1000.00 was then sent to the United Hebrew Charities for further living expenses and to establish the woman in business when her health is restored; and \$2000.00 was placed with that society as a trust fund for the child.

(\$3,320.00)

No. 70. (Russian.) A widow 35 years old, and her son of 17 were killed, leaving a girl of 15 and two boys 11 and 10.

Relatives took charge of the three children, The two boys were within a few days committed to the Hebrew Orphan Asylum. The girl, who was ignorant in every direction, was placed in the Clara de Hirsch Home, but she would not stay, and returned to the home of her relatives. She was then entered at the Hebrew Technical School, and \$500.00 was placed with the United Technical School, and \$5,00.00 was placed that the Hebrew Charities to meet her living expenses through a two years' course. From the beginning it was suspected that the years' course the desirable quardians for the children. The relatives were not desirable guardians for the children. Surrogate's office readily agreed to take no action on an application for guardianship without consulting with the Director of the Red Cross Committee. As it is considered important, by those who know this girl, that a liberal appropriation be available to provide a carefully selected environment for her, \$1000.00 in addition to the \$500.00 already mentioned, has been placed in trust for her with the United Hebrew Charities; and in the same way \$750.00 for each of the two boys has been placed in trust with the Hebrew Orphan Asylum. Neither the Hebrew Technical School nor the Hebrew Orphan Asylum desires reimbursement for the instruction and care they are providing. (\$3.063.67)

No. 87. (Russian.) A young man of 21 was killed, the only support of his aged mother and an invalid sister who was suffering from cancer. The son also was in poor health. He had been working for the Triangle Shirt Waist Company only a short time. The family had been receiving assistance from the United Hebrew Charities. \$100.00 was immediately sent to that society to be used for the family and later this amount was increased to \$1000.00. A second \$1000.00 was appropriated in November. (\$2000.00)

No. 36. (Russian.) A girl of 18 was killed, the second of six children living with their mother. The father was in Russia at the time of the fire but was expected back soon. Three of the surviving children were of working age, but the one who lost her life earned the highest wages. The mother was not strong. As no permanent plans could be made until the father returned and could be consulted, temporary help was given and a monthly allowance during the summer. The father returned in July. In September the mother died of cancer. The father has some chronic heart trouble but seems to be in condition to undertake a modest business, and this has been his desire. He is not old and is above the average in intelligence. In November \$1000.00 was placed with the United Hebrew Charities for the purpose of establishing him in a suitable business. (\$1266.00)

No. 62. (Russian.) A girl of 20 was killed, the only unmarried child of old parents, who had also five married sons and daughters all living in New York. The daughter who was killed was engaged to be married, but it had been arranged that her parents would always have a home with her. \$80.00 was given for temporary assistance; and the old people moved to the home of a married daughter up-town. The father, an intelligent, dignified, patriarchal old man, earnestly requested that whatever appropriation was made to them should be in the form of a lump sum, in order that he might go into business. (He had in mind

the money-lending business.) \$1000.00 was given for business on April 25. In October the entire family had moved from the last address known to us, leaving with neighbors the impression that they were in prosperous circumstances. (\$1080.00)

No. 168. (Russian.) A girl of 19 was killed, the chief support of the family of five. Her father, though only 55, looked very old, and earned a very little by teaching Hebrew; her mother did not work; her older brother was about to be married and only paid board; the other brother, 16 years old, had left High School and started to work because of his sister's death. After giving temporary assistance for current expenses a grant of \$700.00 in all was made to enable the father to establish himself in a delicatessen shop, which he opened on May 20. Within a month he came back to say that he had used all the money and could not make expenses, but an interview at the shop did not confirm this nor did it reveal any reason for making a further appropriation. In October it was found that the man had sold his business in July and moved away. His successor was making it pay. He had bought it for \$175.00 and thought the old man had not lost money on the sale. (\$830.00)

No. 86. (Russian.) A girl of 16 was killed, the chief support of her father and mother and two younger children. Her father was an old man and had been married three times and had several grown children, some of whom helped him a little. He and his wife seemed exceptionally ignorant and incompetent. As the family was already known to the United Hebrew Charities and it seemed that continuous oversight would be necessary, they were placed under the care of that society and on its recommendation \$750.00 was appropriated to meet their needs. In November the United Hebrew Charities reported that three of the older children were at that time living with their father, and were earning together \$24.00 a week. (\$800.00)

No. 77. (Hungarian.) A girl of 24 was killed, leaving a middle-aged sister whom she had supported almost entirely, though they did not live together, and a brother who had not been heard from for two years. The sister was nervous and peculiar and occasionally violent, and could never keep work for any length of time. She spoke no English. Friends here thought that she ought to return to her home in Hungary, because she might be able there, among friends, to be self-supporting, while it seemed improbable that she ever could be here. The opinion of the Hungarian Relief Society was the same. \$45.00 was given for current expenses and \$750.00 was placed with the Hungarian Relief Society on May 10, of which \$500.00 was to be paid to her on her arrival at her final destination, to establish a small business, and \$250.00 was to cover her living expenses until she left America, the incidental expenses of her journey in addition to the free transportation which would be arranged through the Austro-Hungarian Consulate, and the cost of a modest monument on her sister's grave. In October friends reported that she was greatly improved in health and was making money in her business; also that she had in mind the possibility of returning to America, which all her friends and relatives (\$795.00) vigorously opposed.

No. 169. (Russian.) A girl of 25 was killed, the oldest of four children, two of the others also being wage-earners. The father, 56 years old, looked much older and was not strong. The mother was an invalid. The father requested assistance in opening a small business, as he had conducted one in Russia all his life and felt that he could succeed here if he were able to command enough capital to start. Temporary assistance was given until he found a soda-water stand in Brooklyn which seemed a suitable undertaking for him. This he bought, with the money appropriated by the Committee and some assistance from a cousin, and the family moved to that locality. In October it was reported by friends that the father was doing well, that the son and daughter of working age were employed, and that all members of the family were in good health. (\$670.00)

No. 157. (Russian, but children born in the United States.) A girl 22 years old was killed. She was the second of nine children and the principal contributor to the family income, as she was a book-keeper, earning \$18.00 a week, twice as much as any of her three brothers who were working. The father was all and unable to work. She was, however, expecting to marry in about eight months and her contribution would then have ceased. \$525.00 was given through the Brooklyn Bureau of Charities. (\$525.00)

No. 49. (Russian.) A girl of 20 was killed. She earned Her father was a watchmaker and had a little store. His income could not be learned, but he never gave more than \$7.00 to the household expenses. Two brothers paid respectively \$4.00 and \$3.00 a week for their board; a sister of 15 was attending business school, and there were two other sisters, 12 and 11 years of age. \$100.00 was given in two payments to cover general expenses and the cost of a tomb-stone. The family seemed to be in fairly comfortable circumstances, and as there were three able-bodied and fairly competent men in the family, it did not at first seem advisable to make a large grant. In June, however, they asked for assistance because the mother was ill. The diagnosis was "gall-stones, endocarditis, extreme anæmia, and probably pulmonary tuberculosis." \$5,00 was given to enable her to go, with her 12-year-old daughter, to friends in the country. In October it was found that both the mother and the little girl were in a wretched physical condition. Arrangements were made for convalescent care for the child, but the family would not let her go because they were anxious for her to get through school. An additional grant of \$400.00 was made to enable the family to do whatever in their judgment would be of greatest benefit to the mother and little girl. In January the son telephoned that they had used it to move to a better apartment in Brooklyn near his married sister. (\$525.00)

No. 60. (Russian, but children born in the United States.) A girl of 18 was killed, the oldest of six children and the only one of them at work. Her father owned a share in a barber shop. \$500.00 was given to enable the father to pay off debts and improve his business. In October the 16-year-old girl had gone to work; the family appeared to be in comfortable circumstances; and they showed no desire for further assistance. (\$500.00)

No. 116. (Russian.) A young man 22 years old was killed. He boarded with the family of his fiancée, who had recently moved into a larger apartment to accommodate him. The girl's health was affected by the shock and the family was handicapped by the loss of her earnings. \$80.00 was given to the girl to enable her to go to the country for a few weeks and to assist her family in readjusting their arrangements. The young man's family lived in Philadelphia, and were in poor circumstances. The family consisted of the father and mother and six children, two of whom worked. The young man had probably not been assisting them recently, and there was an insurance policy of \$1000.00 in favor of the father, which seemed ample for their needs. Late in the summer, however, it was learned that after settling the claims against the estate, only about \$300.00 of the insurance money remained for the father, and this he could not touch until March 25, 1912, in case there might be other claims. \$250.00 was therefore sent to him, through the United Hebrew Charities of Philadelphia. (\$330.00)

No. 28. (Russian.) A girl of 22 and her niece of 17, who lived with the family, both killed. An old mother was left, with one unmarried son. This family was in charge of the Union Relief Committee, which gave in all \$235.00 at first. In December conditions changed by the marriage of the son and the serious illness of the mother in the home of her older son. The Union then gave \$100.00 more, and on the death of the mother requested the Red Cross Committee to make an appropriation of \$150.00 to cover the expenses of her last illness and funeral. This was done. \$10.00 had been given for emergent relief on March 28, making the total expenditure from the Red Cross fund \$160.00, though the total received by the family was \$495.00. (\$160.00)

No widows were created by the disaster among the Italian families. Several men lost their wives, but these (with one exception in which two daughters were killed with their mother) were, naturally, not among the families left in the most serious situation, from a financial point of view, as a result of the fire. The most serious situations in the Italian families were rather caused by the death of girls or young women who had supported and cared for aged or infirm parents. In the case which has received the largest appropriation there were also little children who were left orphans by the fire.

No. 85. A widow 33 years old and her sister of 18 were killed, leaving their old father and mother, a brother of 16, and the five little children of the widow, three of whom were already in an institution. The old mother was almost crazed with grief. She did nothing but moan and weep for weeks, and has not yet recovered. There was a married daughter in the same house who undertook responsibility for the little girl, and later

combined her household with that of the old people. The other child who was at home at the time of the disaster was placed in the institution with his brothers. The boy of 16 shows a disposition to do all he can for his parents. He is a plume-maker, earning \$6.00 a week. After giving emergent relief and help in paying the funeral expenses, a pension of \$25.00 a month was paid to the father and mother until November. \$600.00 was then placed with the Charity Organization Society to continue this pension for two years; and a trust fund of \$2500.00 for the benefit of the five children (\$500.00 for each) was also placed with the Charity Organization Society. (\$3,510.00)

No. 73. Two sisters, 25 and 21 years old, were killed, leaving an old father and mother-the father tuberculous-and a brother of 22, who was out of work and who earned only \$7.00 or \$8.00 a week when employed. Temporary relief was given liberally, the funeral bills were paid, and \$1000.00 was appropriated for the parents. The family moved to Brooklyn to live with a married daughter. The old people wished to go back to Italy, where they had several relatives, and plans were made to send them with the married daughter when she should go for a contemplated visit. The father's health grew worse, however, and made them decide not to go. A pension of \$25.00 was given until November, and then, as it seemed probable that they would continue to live in Brooklyn, the remainder of the \$1000.00 (\$825.00) was placed with the Brooklyn Bureau of Charities. The father died just at this time, and an additional \$100.00 was given to meet the expenses of his funeral. (\$1502.50)

No. 54. A married woman 38 years old and her two daughters, 20 and 14, were killed; leaving her husband and two sons, 19 and 5 years old. The three women were earning together about \$36.00 a week; the man and his son, respectively shoemaker and barber, about \$15.00. Temporary assistance was given and money to cover the funeral expenses of the two girls. (The mother's body was buried with the unidentified.) little later, on the recommendation of the Italian Consul-General, \$750.00 was given to enable the man to set up a shoe shop. October it was learned that instead of doing this he has been living on the money, and has done no work since the fire, and that his son also has worked very little. The little boy is well taken care of by a cousin. In January the man asked for more money, to cover the expense of removing his wife's body, which he had identified by some belongings in the possession of the coroner, to a private grave by the side of the daughters. It was found that \$60.00 would have sufficed amply for all the legitimate expenses connected with this transfer, though the undertaker's bill was for four times that amount, and \$60.00 was therefore given, the family agreeing that this was a fair payment under the circumstances. (\$1085.00)

No. 97. A girl of 17 was killed, the oldest of six children. The father was an epileptic; the mother was anæmic and had a young baby; the girl had practically supported the family. On the recommendation of the Brooklyn Bureau of Charities funeral expenses were paid and \$1000.00 was placed with that society to provide a pension. (\$1078.00)

A woman of 31 was killed, leaving a mother of 60 who had been largely dependent on her, though she earned a little herself. The daughter had earned \$12.00-\$18.00 a week on buttonholes, and her mother said that she had savings to the amount of \$1000.00 on her person at the time of the fire. Later this amount rose to \$4000.00. Relatives provided the funeral and took care of the mother, whose mind seemed to have suffered so that she was a very difficult problem for them. Her one desire was to return to Italy and enter the convent where one of her daughters was a nun. The Italian Consul-General arranged for free transportation and the Red Cross Committee gave \$1000.00 to be paid to her on her arrival in Italy. She sailed on May 9, apparently pleased with what had been done for her. In October it was learned that triends had received a letter from her indicating that she was well and in comfortable circumstances. In January a letter was received by the Committee in which she asked for further assistance in general terms, making no reference to the convent. (\$1055.00)

No. 53. Two girls, 21 and 18 years old, were killed. They had been earning together \$27.00 a week. Their father, ablebodied and 49 years old, considers himself too old to work. The mother is an invalid. There are two sons, 26 and 22 years of age, also able-bodied, and a boy of 12 or 13. There was life insurance amounting to \$500.00. \$500.00 was given on April 7, and later, on the urgent recommendation of the Italian Consul-General, \$500.00 more. In January the father applied for more assistance. He acknowledged that neither he nor his sons had made any effort to secure employment since the fire, and that they had lived on the \$1000.00 which had been given by the Red Cross Committee and the \$500.00 received from the insurance company, in the expectation that when this money was exhausted more would be given on request. (\$1000.00)

No. 84. A girl of 16 was killed, the principal support of her widowed mother and three younger sisters. The mother earned \$5.00 a week making buttonholes. There was a married son who did nothing for the family. The girl who was killed had worked ever since she came to New York at the age of 11 and had never had working papers. The mother wished to go back to Italy with her children to live. She had a mother and three brothers in Italy, who would be able to give her a home. This plan commended itself both to the Red Cross Committee and to the Italian Consul-General's office. Free transportation was arranged by the latter and \$750.00 was provided by the former, in addition to funeral expenses and temporary help, to be paid on their arrival in Italy. (\$955.00)

No. 89. A girl of 16 was killed, the only support at the time of her mother, who was a tobacco-stripper, and her brother, 14 years old. She was an errand girl and had been receiving \$4.50 a week, but on the day of the fire her wages had been raised to \$6.00. The mother's mind was seriously affected by the shock and for a long time it was impossible to rouse her from her depression. The neurologist who examined her thought there was grave danger of suicide. She could not be induced to go to a hospital. An Italian woman who lived in the same house

voluntarily assumed all responsibility for her: prepared meals for her and the little boy and did not leave her alone a moment for many weeks. Funeral expenses were paid; temporary help was given; the 14-year-old boy was persuaded to take a course at the Vocational School; and a pension was promised until he should be fitted to help support his mother. The mother's mental condition slowly improved and she went back to work. When she began to get better she told about an illegitimate child, a baby girl, who was in an institution, and she became more and more determined to have this child with her. This was discouraged, on account of her condition, but late in August she brought the child home. At first this seemed to have a bad effect on her mental condition: she called the child by the name of the dead girl, and seemed more depressed than she had been latterly. Later, however, she gained more rapidly, and at present is in an encouraging condition. In November, as it was clear that continuous oversight would be needed for a long time, the remainder of the appropriation for this family was placed with the Charity Organization Society. It is sufficient to continue the pension for two years and provide moderately for extra expenses which may arise. \$100.00 was given to the friend who has been mentioned, in consideration of the constant care she gave in the weeks after the fire. Before accepting this she made sure that it had not been deducted from the appropriation for the family. She still continues her interest and friendly offices.

No. 100. A girl of 17 was killed, the second of five children. The father was incurably ill and died soon after the fire. The oldest son, 19, earned \$8.00 a week, and the next one \$1.00. The oldest son was not in good health. On the recommendation of the Brooklyn Bureau of Charities funeral expenses were paid and \$750.00 was placed with that society to be used for the family. After the death of the father they wished to return to Italy, except the 15-year-old boy, who stayed here with his married sister. This was arranged, the office of the Italian Consul-General providing free transportation, and what remained of their appropriation was paid to them in a lump sum on their arrival in Italy. (\$854.00)

No. 17. A girl of 21 was killed, leaving a widowed mother in poor health, two younger brothers, and a sister of nine. Her wages (\$9.00) were the chief reliance of the family and at the time of her death were their only income, as one brother had been out of work for six months and the other could not be legally employed. The family had at one time been under the care of the Charity Organization Society, and as it was evident that their needs could not be met merely by money the Charity Organization Society was asked to assume the care of the family. It was estimated that \$500.00 in addition to what had already been given would meet the needs of the family until the two sons were in a position to assume entire responsibility. In September the family decided that it would be better to return to friends in Italy. This seemed desirable, and the balance of the appropriation which had been made for them was placed by the Charity Organization Society in the hands of the Italian Consul-General,

whose office arranged for their free transportation and paid the money to them on their arrival at their destination. (\$735.40)

No. 23. A married woman, 28 years old, was killed. Her sister of 20, who lived with her, escaped unhurt. The rest of the household consisted of the husband, who is not strong and did not work regularly, a child of three, and the old father of the two women. Temporary assistance was given to enable the surviving sister to go to the country and recover from the nervous shock and to give the family a chance to make their plans. On April 8 the Charity Organization Society was requested to visit and advise with them about the future. The outcome has been that the man and his baby went to live with his married sister in Brooklyn, where the child has good care, and that the young girl and her old father set up a separate establishment which she could easily support, as she is a skilled operator. The father The young man's health has been better and apparently he has been stimulated by his increased responsibility for his child, for he has been working regularly most of the time. \$500.00 has been placed in trust with the Brooklyn Bureau of Charities for the benefit of the child. (\$690.00)

No. 12. A girl of 20 was killed. The family consisted of the mother; her second husband, who seemed to be a small factor in the family income; two daughters and a son, all working at very small wages; and two children by the present marriage. The girl who lost her life had earned the highest wages in the family, which were only \$6.00, most of which she gave to her mother. Temporary help amounting to \$40.00 was given, and \$150.00 towards the funeral expenses, and \$500.00 was appropriated to provide a pension which would replace for two years the girl's customary contribution to the family. The first three payments were made direct to the family, but in June the balance of the appropriation was placed with the Charity Organization Society, as it became evident that the interests of the family, particularly of the children, required advice and oversight, not merely money. (\$690.00)

No. 55. A girl of 16 was killed, leaving father and mother, an older brother, and five younger brothers and sisters, one of whom was in Italy. The father was a musician, who played the bass viol, and had been out of work six months. The brother was a barber. Emergent relief was given, funeral expenses were paid, and \$100.00 in addition for living expenses until the two men should be working regularly. This was somewhat more than the family estimated they would need. In October they could not be found. In November they asked for help and were placed in charge of the Charity Organization Society. The father was still out of work, and the son was in the penitentiary on account of a fight. Both parents were in a nervous state. The son was intelligent, attractive, a good barber, a favorite with his employer and customers, and disposed to do his full duty to his parents. On his release from prison late in December he was anxious to have a small barber shop of his own. After careful consideration the Charity Organization Society recom-

mended that this be made possible, and \$500.00 was accordingly placed with the Charity Organization Society for this purpose. (\$685.00)

No. 13. A girl of 18 was killed. She was a forelady. earning \$15.00 a week, all of which she turned in for the household expenses. She left a father and mother, and four brothers and sisters, two older and two younger than herself. Her father was a laborer, working irregularly. The older brother and sister earned together \$21.00 when employed, but were out of work at the time, and the brother expected to marry soon. After paying funeral expenses and giving temporary help it was planned to give the family a pension, to the amount of \$500.00, but they preferred to receive the money in a lump sum in order that the father might buy a grocery store, and on the recommendation of the Italian Consul-General's office this was done. In October it was learned that the money had not been invested in business, but had been used up in current living expenses. The family asked for another appropriation to invest in business. The father and two oldest children were all working, earning together \$30.00 a week. (\$675.00)

No. 88. A girl of 22 died from injuries received in the fire. She had supported her father and 15-year-old brother on \$8.00 a week. Her mother was dead. A married sister and her husband, who was out of work, lived with the family. The undertaker insisted on a guarantee that his bill would be paid before he would proceed with the funeral. This was not asked in any other case. Emergent relief was given; funeral expenses were paid; and \$500.00 was given, on the recommendation of the Italian Consul-General, to establish the father in some "easy" business, a candy store or a fruit stand. In October the father was found living with his married daughter. His young son had just gone to work at \$4.00 a week. He himself, he said at first, had used the \$500.00 for "eat and drink"; then he said that he had invested it in a grocery store and been cheated; at any rate, he had used it all and asked for more. (\$667.00)

No. 101. A girl of 15 was killed. She had been supporting her mother and 13-year-old brother. Her father had deserted the family in Italy thirteen years ago and is now living in this city and has another family. After the fire the mother and her little boy went to Montclair to live near her married son, who helps her considerably. \$150.00 was given in April; in December \$500.00 was placed with the Altruist Society of Montclair to provide a pension for the mother until her youngest son is able to contribute towards her support. (\$651.30)

No. 22. A girl of 15 was killed. She was the oldest of eight children and her earnings of \$7.00 a week were half the family income at the time. The mother, who usually earned a little at finishing, was expecting confinement and not able to work. As the family was under the care of the Association for Improving the Condition of the Poor at the time of the fire, the Red Cross Committee requested that society to continue in charge, placing in its hands \$150.00 for funeral expenses and \$500.00 for general needs. \$400.00 of this was given to the

father in a lump sum towards the end of May to purchase a partnership in the business in which he was employed. A report received in October indicates that the family is now in comfortable circumstances. (\$650.00)

No. 102. A girl of 22 was killed, leaving a mother and four younger brothers. She had been the main support of the family, having come to America first and sent for the others. Two of the boys were of working age but earned small wages. Temporary assistance was given and early in May \$600.00 was placed with the Italian Consul-General to provide a pension of \$25.00 a month for two years. By the end of that time three of the sons should be working. In October the mother said that the pension, together with their earnings, was sufficient for their needs, and that they expected soon to be self-supporting, as both the second and third sons would secure their working papers within a short time. (\$642.75)

No. 6. A girl of 22 was killed, She practically supported and cared for her mother, 60 years old, who had cancer. They, and an unmarried brother, who had been out of work seven months, lived with a married brother's family. The entire family considered moving to Astoria where another married brother lives, but finally decided to stay in New York. The two sons and the daughter-in-law seemed to do all in their power for the old woman, who was in a wretched state mentally and physically, on account of her grief as well as because of the suffering due to the cancer. They have seemed to consider the money which has been given ample for her needs. After paying funeral expenses and giving temporary help a monthly pension of \$20.00 was given until November, and the remainder of the appropriation of \$1000.00 was then placed in the hands of the Charity Organization Society for the benefit of the mother during the rest of her life. She died in February, and as there was no one else who had been in any way dependent on the girl, the balance of the appropriation was returned to the emergency relief (\$561.00)

No. 112. A married woman, 43 years old, was killed; her 18-year-old daughter was also in the fire, but escaped without injury. She left a husband and eight children, 24 to 8 years of Two of the younger children were in Italy with their grand-The two oldest children had come to New York seven mother. years before; the next year they sent for their mother and two sisters; two years later for another sister; and four months before the fire the father and another of the children had joined them. \$150.00 was given towards the funeral expenses and \$360.00 altogether for general relief. In October the family seemed to be in comfortable circumstances. The father and three older children were all working, earning together about \$37.00 a week, and a neighbor cared for the younger children during the day. In December the man asked for help in returning to Italy, but later changed his mind about going. (\$510.00)

No. 122. A girl of 24 was killed; her sister, 20 years old, escaped with no injury but the shock. The rest of the family

consisted of the father and mother, and two sons, 22 years old The father did not work, though he was apparently There was insurance to the amount of \$83.00. Funeral expenses were paid, temporary assistance was given, and the girl who was in a nervous condition was sent to the country for three weeks. At the time the entire family appeared appreciative and entirely satisfied. Later they became greatly dissatisfied, and made repeated appeals to many persons for assistance in securing a further grant from the Red Cross Committee. On June 22, as it was found that the son was not able to work and that his condition probably had some connection with the fire, an additional grant of \$250.00 was offered to the father. At first he declined to accept this on the ground that it was not sufficient, but a day or two later he sent word that he had reconsidered the matter and would be glad to accept it with the understanding that it was a final grant. They continued, however, to make repeated complaints and to beg for help. The daughter was apparently quite well in May, but she would not try to find work. In October both son and daughter were well and were working regularly. The father and mother repeated their demands for help, saying that they were both ill. They were assured that any expenses necessary to restore them to health would be met by this Committee, and that they might select their own physician. This was declined. The only thing that would ' satisfy them would be a lump sum, equivalent to the largest amount that had been given to any family. This family, unfortunately, seems to have been badly demoralized instead of helped by the relief which has been given, or probably rather by the advice and sympathy which they have received from unwise friends. (\$501.94)

No. I. A girl of 16 was killed. She fell dead in the street after running down stairs from the eighth floor. She had helped her four older brothers to support the father and mother, who had not worked since coming from Italy six years before. She had a 20-year endowment policy for \$1000.00 in the New York Life Insurance Company, which had been given to her by her oldest brother for a birthday present. This brother was the beneficiary in case of her death and he expected to erect a head-stone. The four sons are able to support their parents and intend to do so as long as they live at home. There was, however, some basis for their apparently preposterous statement that their 16-year-old sister was "the main support" of their parents; for, as she was the youngest—besides being a girl—the parents had expected to rely on her after the boys should have married. \$150.00 was given towards funeral expenses and \$300.00 for a reserve fund for the parents against the time when the sons should marry and leave home. (\$450.00)

No. 57. A married woman of 27 was killed, leaving a husband and three children under 10. The man was a skilled tailor, able to earn from \$20.00 to \$30.00 a week, but apparently preferring to rely on his wife. The youngest child was in a hospital with measles. Temporary assistance was given, and advice in regard to placing the two children who were at home. The man complained of his health and was declared to be neurasthenic and in need of treatment for his ears. Treatment

was arranged for with an aurist and at the Neurological Institute, but he would not avail himself of it. Soon he decided that he wanted to take his children back to Italy, where his mother could care for them. As he was not in condition to work and not willing to follow medical advice, and as there seemed to be no relatives in this country on either side of the family, this was arranged for through the Italian Consul-General's office, which provided free transportation. \$250.00 was given to the man through the Italian Consul-General: \$25.00 before sailing, to provide clothing for the children, the rest on their arrival in Italy. In October acquaintances reported that the man had married again about a month after his arrival in Italy.

(\$295.00)

VIII

Of the 37 cases in which there were relatives abroad for whom some provision was required, only four were Italians. The Italians no doubt are less apt to send their daughters over here to lay the new foundation of the family fortunes than are the Jews of Russia and other eastern European countries. The question was raised whether relatives outside of the United States were proper claimants on the fund, but it was not seriously argued. The Committee agreed unanimously with Mr. Schiff that parents in Europe dependent on children in America should be treated on the same basis as parents living in America.

In the case of the four Italian families the office of the Italian Consul-General courteously undertook to make investigations in Italy through the municipal authorities, to make recommendations as to suitable appropriations, and to transmit the money appropriated to the relatives in Italy. The total amounts in these four cases ranged from \$500.00 to \$1045.50, and the circumstances were as follows:

No. 59. A girl of 23 was killed. She lived with an uncle's family, and helped support her mother and two younger sisters in Sicily. She had two brothers working as laborers in Alabama. Official reports from Italy indicated that she had sent only about 200 lire (\$40.00) to her mother in the two years since she had been here. Relatives said, however, that she had \$225.00 in bills on her person at the time of the fire, which she had intended to use in bringing her mother and sisters to America. \$100.00 was sent to the mother on April 7 through the American Consul-General. It was learned in September that there had been a delay on the part of the authorities in Italy in getting this to her, but she received it soon after that. On the receipt of a report from the Italian Consul-General in regard to the circumstances of the family and after further consultation with the relatives here \$400.00 more was sent through the Italian Consul-General. (\$500.00)

No. 64. A woman of 30 was killed. She and a younger sister and brother lived with an uncle in this city. She had sent money to her parents in Italy, and to a brother "suffering with a serious chronic disease contracted in that very city of New York" (so ran the report received from their home) until he

had died in Italy. In the five years since she had come to New York she had sent about 4500 lire (\$900.00). The uncle also, a fairly prosperous druggist, sent money to the family in Italy. \$150.00 was given to reimburse the uncle for funeral expenses, so that he could continue to provide for the needs of the relatives in Italy; and on receiving the report in regard to their circumstances \$400.00 was sent to them, on September 26, through the Italian Consul-General. (\$550.00)

No. 103. A girl of 17 was killed. She lived with an uncle in Hoboken. She did not send money to her mother and little brother and sister in Sicily, but all reports agreed that she had savings amounting to \$150.00 on her person which she was intending to send to them in one sum. \$100.00 was sent to the mother at once through the Italian Consul-General, and on receiving confirmation of the facts from the municipal authorities of the town in Sicily \$400.00 more was sent through the same channel. The uncle in Hoboken was reimbursed for the expenses he had had in connection with the funeral. He expressed pleasure and satisfaction at the action taken in behalf of his sister. (\$565.00)

No. 4. A married woman 24 years old and her sister of 20 were killed. Her husband and two little children and an unmarried brother of 18 were the rest of the family, and a relative and his wife shared their four rooms. A married sister in the same house took care of the children during the day. The two sisters had sent money to their parents in Italy, investigation by the Italian Consul-General showing that the mother was an invalid, that the younger girl had come to New York in order to help her parents, and that the two together had sent over \$500.00 in the two years before the fire. The husband was able-bodied and could earn \$12.00 a week as tailor. Funeral expenses were paid; temporary help was given to the family here; \$50.00 was given them immediately to send to Italy, which we learned later had not been sent but had been "used for the baby"; \$50.00 more was given for Italy, which was sent; and \$650.00 in all was sent to the parents through the Italian Consul-General. In October the husband protested against the decision of the Committee in having given move to the parents in Italy rather than to him. (\$1045.50)

The method of procedure in the case of the Jewish dependents in Europe was of necessity somewhat different. We found out all that we could about their circumstances from relatives and friends here, frequently seeing receipts for money orders and recent letters; we then sent a digest of our information to the Jewish Colonization Association in Paris, who made investigations through their agents or correspondents in the vicinity and reported to us. In this way we hoped to insure that the inquiries would be conducted in a manner that would respect such racial sentiments as, for example, the prejudice against sending

bad news by letter or telling it abruptly. By the time the inquiry was made the news had already reached most of the families, even in the remote villages. Generally it had come indirectly or by inference: they had heard of the great factory fire through the newspapers, and if they had not received the usual letters had concluded, or at least feared, that their daughter or son had been one of the victims. The fire occurred just before the Passover, when they were accustomed to look for a special remittance for the expenses of the holiday.

The reports from the Jewish Colonization Association gave at the least general confirmation of the facts as to relationship, the circumstances of the family, and the amount of assistance which they had received. Some of them gave also valuable additional information and a very vivid picture of the existing condition, as, for example, in No. 51, on page 61 below. In general the amounts received from America were very much smaller in the statements made by the recipients than they were in the statements made by relatives in New York. The difference seems to have arisen in most cases from a substitution of "dollars" for "roubles," which doubles the amount, or from attributing to the one who had been killed the contributions sent by other relatives as well.

Remittances were sent in most instances through the American Consul-General, but in a few cases it seemed better to entrust them to relatives here, and in one case, in which it seemed at first that a pension was preferable to a lump sum, the money was placed with the Jewish Colonization Association. Our Consuls in Moscow, Vienna, and Bucharest have been at great pains to see that the money was delivered to the persons for whom it was intended—no easy undertaking in some instances when there was some inaccuracy in the address which we had or when the names given to us were not the names by which the beneficiaries were known at home. This gave us double assurance of the identity of the beneficiaries, from our own government officials as well as from a private society in Europe.

In making the decisions in these cases we have had in mind not only the amount and regularity of the contribution cut off by the fire, but also circumstances bearing on the probability of its

continuance, the other resources of the family, the length of time before younger children would be in a position to help their parents, and so on. If some of these amounts seem small in comparison with appropriations to families in the United States the difference in the cost of living and in the standard of living should be taken into account, and the appropriation should be considered in terms of the monthly remittances which it replaced. The advantage of a lump sum over a monthly allowance was urged by nearly all the friends who were consulted about families in Europe, and by the beneficiaries themselves from whom we heard directly. In most cases, as has been mentioned above, the amounts they suggested did not exceed those which have been granted.

The summaries of these 33 cases are arranged, as were the summaries of the cases in which no death had occurred, in the order of the amount appropriated, beginning with the smallest amount (\$206.20) and ending with the largest (\$1195.26). In several of these cases, it will be noticed, temporary assistance was given to relatives in this country, either by the Red Cross or by the Union, generally to a sister who was physically incapacitated by the shock of the accident.

No. 115. (Russian.) A girl of 21 was killed, who had lived with her uncle. In Russia were her father and mother and three younger children. Her father was a blacksmith. He had borrowed money to send her to America, in the hope that she would contribute to his support and would later bring over the other children. Up to her death she had sent only one remittance of 15 roubles. The uncle expressly requested that any appropriation should be given in a lump sum. \$206.20 (400 roubles) was sent to the father on June 22 through the American Consul-General in Moscow. The uncle here expressed great appreciation of the action taken and said that he intended to send to his sister the \$50.00 which had been given him by the Union to cover funeral expenses. (\$206.20)

No. 29. (Russian.) A girl of 20 was killed. She had a brother in New York and two in Minneapolis. She had sent her father in Russia \$6.00 a month. His family consisted of his second wife and two small children, and he earned one rouble a week by some service connected with the local synagogue. The Union Relief Committee reimbursed the brother for funeral expenses and assisted him to join his brothers in Minneapolis, requesting the Red Cross Committee to provide for the father's needs. In response to a request received from the father, in May, by way of several societies in Russia and New York, 40 roubles was sent to him pending a final decision. 400 roubles

was sent on June 22, through the American Consul-General at Moscow, with the expression of the Committee's opinion that the three sons in Minneapolis should be able to give any additional assistance that might be needed. (\$227.15)

No. 48. (Russian.) A girl of 21 was killed. She earned \$16.00 a week and boarded on the lower east side, but she had a married sister in very comfortable circumstances living in Brooklyn, and two unmarried brothers, one a prosperous traveling salesman, the other just arrived in this country a few days after In Russia were the father and mother and three younger daughters. They had formerly been comparatively well-to-do, but a few years ago the father contracted a disease from which he is still suffering, and recently the daughter who lost her life in the fire was their chief support. \$258.00 (500 roubles) was sent on June 28 through the American Consul-General in Moscow. It was not considered suitable to make the appropriation so large that the three children here would feel themselves relieved of all responsibility. In November the married daughter in Brooklyn said that she and one of her brothers were sending some help to their parents and that the grant which had been made by this Committee would probably be invested in a small business which would give a permanent income. (\$258.00)

No. 82. (Russian.) A girl of 18 was killed, leaving a 15-year-old sister whom she had recently brought to America, and a 12-year-old brother in Russia. The girl was a member of the Union, and the Union paid the funeral expenses and provided for the sister, asking the Red Cross Committee to take action only in regard to the brother in Russia. \$300.00 was given to an uncle in Brooklyn, a baker with a comfortable home, for the boy's benefit. In January the uncle brought the boy to this country and took him into his own family. (\$300.00)

No. 113. (Bohemian.) A married woman 32 years old was killed. She had no children. She had sent money to her parents in Austria. She was insured for \$158.00. \$50.00 was given to the husband, who was a German Roman Catholic, for expenses connected with the burial; \$253.13 (1250 kronen) was sent on November 13 to the American Consul-General at Vienna for the parents in Austria. (\$303.13)

No. 136. (Russian.) A girl of 19 was killed. She had two half-brothers and a half-sister in New York and a widowed mother and two younger sisters in Russia, to whom she sent \$5.00 per month. \$300.30 (600 roubles) was sent to the mother through the American Consul-General in Moscow on June 22. This was equivalent to the girl's usual remittance for five years. Funeral expenses had been met by the Union. (\$309.30)

No. 140. (Austrian.) A girl of 19 was killed. She had a married brother in New York and an unmarried brother in St. Louis who died about the time of the fire. She and this unmarried brother had supported their father in Austria, her contribution being about \$8.00 per month. She was engaged to be married and seems to have supported her fiancé also. The

father was said to own a small dilapidated house and garden. valued at about \$1000.00, which were heavily mortgaged, and there were four children with him, one an insane deaf-mute and the others ranging from 12 to 16 years in age. The married son here was apparently prosperous. In response to a direct request from the father a post-office order for 100 kronen (\$20.80) was sent him on May 19; and after receiving further information about the circumstances 1500 kronen (\$303.90) was sent on June 22 through the American Consul-General in Vienna. brother's wife reported in October that the family had expressed appreciation and satisfaction. (\$324.70)

(Roumanian.) A girl 24 years old was killed, She had been only three months in America, was living with a married brother, paying no board, and sending four or five dollars a week out of her wages of six dollars to help two sisters in Roumania. One of the sisters was married and had one child and was ex-The other was a girl of 14. Both the Jewish pecting another. Colonization Association and the American Consul-General in Bucharest confirmed the statement about the amount of money sent, and reported that the sisters were looking forward to coming to New York as soon as they had got together the necessary funds, which they thought would be soon after the birth of the expected child. The husband, a barber, earned not more than two francs a day. \$25.00 was given to the brother in New York on April 25 to send to his sisters; \$250.51 was sent to them through the American Consul-General in Bucharest on May 8; \$50.00 was given to the brother on May 15 for a tombstone.

(\$325.51)

No. 45. (Hungarian.) A girl of 18 was killed. She had been here over two years and lived with an aunt, who said that she had sent regularly \$8.00 or \$10.00 a month to her widowed mother and 12-year-old sister in Galicia. No evidence of this could be secured. \$30.00 was sent to the mother through the aunt, to cover what was said to be the girl's customary remittances for three months, pending the receipt of information from Europe. The Jewish Colonization Association reported in June that the mother was in fair circumstances and had not received help from the daughter, and that she had two sons in Berlin earning good salaries. This report seemed to indicate that the aunt had at least exaggerated the assistance sent by the daughter who lost her life in the fire, and 500 kronen (\$101.30), which seemed an ample grant under the circumstances, was sent through the American Consul-General in Vienna. When the aunt was seen in October she was greatly concerned over a recent letter from the mother in Galicia, which indicated a deranged condition of her mind. She repeated the statements she had made in the spring about the girl's remittances and said that the sons help only a little. In view of this it seemed best to make an additional grant, and 1000 kronen (\$202.50) was sent through the American Consul-General in Vienna. The total amount is equivalent to what the girl would have sent for three years, if the aunt's statements are correct. (\$333.80)

(Austrian.) A girl of 19 was killed. She lived with an aunt and had a brother in New York. She had sent

about \$5.00 a month to her widowed mother and sister in Galicia. She had three married brothers living in Germany. \$85.00 altogether was sent to the mother through her son here, pending receipt of definite information from Europe; and \$253.12 (1250 kronen) was sent to her on November 11, through the American Consul-General in Vienna. (\$338.12)

No. 131. (Russian.) A girl of 20 was killed. The only other member of her family in New York was a brother 19 years old, who could barely support himself. Her father, in Russia, had with him five other children, two of whom were hunch-backs. His employment in a forest brought only 12 roubles a month and the greater part of the family budget in the last three years had been covered by the 420 roubles which the daughter had sent in that time. Relatives and friends here had stated that she sent \$20.00-\$25.00 per month, but this was clearly a great exaggeration. \$30.00 was given to the boy here to send to his father as temporary help, and on June 22 a lump sum of 600 roubles (\$309.30) was sent through the American Consul-General in Moscow. Funeral expenses were met by the Union.

(\$339.30)

No. 41. (Russian.) A girl of 19 was killed. She had a married sister in New York, and an unmarried brother, a silversmith. She did not live with her sister. She and her brother each sent \$6.25-\$10.00 a month to their parents in Russia, with whom there were four younger children, and they were planning to bring the whole family over as soon as possible. \$100.00 was given to the brother on April 11 to reimburse him for funeral expenses, which he had met by pawning his clothes and borrowing from friends; and \$250.00 on April 18, to be used for the benefit of his parents. (\$350.00)

No. 129. (Russian.) A girl of 16 was killed. She lived with a married sister who was in poor circumstances, and had a brother in New York who was engaged to be married and therefore did not help the rest of the family. The father in Russia was said to be employed in a match factory, earning scarcely one rouble per day, and to have four younger children with him. The daughter who lost her life in the fire had been in America only three months and her steamship ticket was not yet paid for. She had not sent much money to her parents but they were expecting that she would help them substantially, and her father had in this hope gone in debt to the extent of 100 roubles to send her to America. \$25.00 was given to the sister for emergent relief, and the balance due on the steamship ticket was paid. \$20.00 was given to the brother for a remittance to Russia; and 500 roubles (\$258.00) was sent to the father in Russia through the American Consul-General at Moscow.

(\$350.50)

No. 154. (Russian.) A girl of 19 was killed. She lived with a married sister and had taken her brother-in-law's name on coming to New York. She had two other sisters in this country. She had sent 10 roubles a month (\$5.00) regularly to her mother and the four younger children in Russia, which was said to be their only support. \$25.00 emergent relief was

given by the Brooklyn Bureau of Charities; \$20.00 was sent to the mother, April 28, through the married sister in Brooklyn, and \$309.30 (600 roubles) was sent on June 22, through the American Consul-General in Moscow. This was equivalent to the girl's contribution for five years. (\$354.30)

No. 105. (Russian, coming to America from London.) A girl of 19 was killed. She lived with a married sister and was said to have sent \$15.00 or \$20.00 a month to her father and step-mother in London. The father is an American citizen and had been back in London only a year or so. He addressed pleas for assistance to the mayor. He is a tailor and is probably somewhat incapacitated by rheumatism. \$50.00 was given to the girl's brother-in-law to reimburse him for expenses he had incurred in connection with the funeral; \$20.00 was sent to the father for temporary assistance through his married daughter here; and on May 15 a draft for £60 (\$292.20) was sent to him through the Board of Jewish Guardians in London. This amount was suggested by his daughter here, in the thought that it would be sufficient to set him up in a peddler's business, to which he is accustomed. For some time he demurred at the amount, writing to this Committee to ask them to "reconsider this decision" and grant him at least \$500.00, but finally he decided to accept it as final. (\$362.20)

No. 93. (Galician.) A girl of 19 was killed. She had a married sister here, with whom she did not live; a brother 17 years old whom she had brought over three months before; and she was engaged to be married. Her fiancé paid for the funeral. She had sent about \$10.00 a month to her parents in Galicia. A money order for them ready to be mailed was found on her person. \$60.00 was sent to the parents in six monthly installments, through the brother, who lived with an uncle in Brooklyn; and \$303.75 (1500 kronen) through the American Consul-General at Vienna on November 14. The total is equivalent to the girl's contributions for about three years; before the end of that time her brother should be able to take her place. (\$363.75)

No. 163. (Russian.) A girl of 18 was killed. She lived with a cousin here and had a brother in the city. Her mother, a widow, and four younger children were in Russia, dependent on the two children here. The girl had sent 20 roubles a month and had also been in the habit of making up deficiencies in her brother's contributions, though he was older than she, when he did not send a similar amount. After the fire he showed a disposition to drop his responsibility entirely, but it was made clear to him that the Committee assumed that he would continue his usual contributions. \$35.00 was given him in April and May to send to Russia, and 500 roubles (\$257.75) was sent on June 22 to the mother through the American Consul-General in Moscow. \$80.00 was given to the cousin to reimburse her for funeral expenses. (\$372.75)

No. 91. (Galician.) A girl of 17 was killed. She had been in this country only five months and did not earn much. She lived with a married sister and paid nothing for her board, and

her brother who is a tailor supplied her clothes. She sent from \$8.00 to \$12.00 a month to her mother in Austria, with whom were three children, the oldest 12. The mother had been separated from her husband for eight or ten years and received no support from him. The girl's steamship ticket had been bought on the installment plan and was not yet paid for. The balance still due on the steamship ticket was paid; \$15.00 a month was sent to the mother through the son until November; and then a final payment of 1500 kronen (\$303.75) was made through the American Consul-General at Vienna. The son was greatly disappointed that a lump sum was given instead of a pension, as he feared his mother would not use the money wisely. He thought, moreover, that the amount should have been larger—to equal a pension for about four years. The amount which was given in November was equivalent to the girl's contribution for fully two years longer, and by that time two of the children in Austria will be old enough to earn something.

(\$458.75)

(Russian.) A girl of 18 was killed. She boarded No. 165. with strangers and had sent regularly from \$12.00 to \$15.00 a month to her parents in Russia, and additional sums before every festival. She had a married brother living in Newark, who had done nothing for his parents since his marriage. old parents were living with a married son in Odessa, who was very poor and had decided that he could not keep them any longer. They had also an invalid crippled son of 13. was given to the son in Newark on May 8 to send to his parents, but he used part of it to get possession of some personal effects of his sister from her landlady. As there were other indications also that it might not be wise to make remittances through him, money was placed with the Jewish Colonization Association to provide a monthly pension of 100 francs for about two years. In December a letter was received from the father in Odessa requesting the remainder of the appropriation in a lump sum. "as in this case I could easily commence some business with this money—whilst if receiving the money by monthly installments I would not be able to economize a centime and would have to spend it on food so that after twenty months time I would have nothing more left and no hope for any better future." The Jewish Colonization Association has been authorized to decide about this request. (\$498.21)

No. 50. (Galician.) Two brothers, earning \$25.00 and \$15.00 a week, were killed. Relatives here and our European correspondent stated that the parents in Galicia owned a little cottage and were not dependent upon the boys. From one source we were told that they had recently sent home \$500.00 for the purchase of a farm; from another that they had savings amounting to \$700.00 with which they planned to make a visit home at the Passover season. Their bank account covered funeral expenses and left \$195.00 which was sent to their father by the Austro-Hungarian Consul-General. In October it was stated by relatives here that the mother had become insane since the death of the two boys and that the father was reduced to destitution by this trouble. A grant of 2500 kronen (\$506.25) was therefore made and sent to the father on November II through the American Consul-General at Vienna. (\$506.25)

No. 43. (Russian.) A girl of 18 was killed. She had been here only a year and lived with an older sister. There was a married brother also in this city. The father and mother and three younger children were in Russia. The two girls together had been sending home \$10.00-\$20.00 a month. sister here was also in the fire and her health was somewhat affected; she was engaged to be married and appeared to be more anxious to get help from the Committee for her dowry than for her parents. \$100.00 altogether was given to the sister for personal expenses, in consideration of her health; \$15.00 (30 roubles) was sent through her on May 3 to the parents in Russia; and \$396.94 (770 roubles) was sent to them on June 22 through the American Consul-General in Moscow, the exact amount being determined by a letter from the father to his children in which he stated that he had a good opportunity to rent a farm and that if he could command 800 roubles he could establish himself with prospects of being able to make a fairly com-The girl here displayed irritation at the action fortable living. of the Committee in not assigning a larger share of the total appropriation to her. In October it was learned that she was quite well, was working regularly, and expected to be married soon. A note of thanks has been received from the father. (\$511.94)

No. 24. (Russian.) A girl of 18 was killed. She had been in New York four years and lived with an uncle's family. She sent \$12.00-\$15.00 per month to her parents in Russia. The father earned a little teaching Hebrew. He had seven children ranging from 22 down to 8 years of age, none of whom earned much. The Union Relief Committee reimbursed the relatives here for funeral expenses and requested the Red Cross Committee to provide for the family in Russia. \$515.50 (1000 roubles) was sent on June 22 to the American Consul-General at Moscow in the expectation, based on the opinion of the relatives here, that it would enable the father to establish himself in some business in which some of his children could assist. Relatives here report that he has expressed satisfaction with the decision. (\$515.50)

No. 137. (Russian.) A young man, 20 years old, was killed. He boarded with an uncle. It was said that he sent 150-200 roubles a year to his parents in Russia, and that this was the principal support of the family, which consisted of the father and mother and two children of school age. Another son was serving his second year in the army and could not help his parents. The relatives here urged that whatever help was given should be in a lump sum, in order that the father might start a stationery store or some other business which would assure him an income. \$515.50 (1000 roubles) was sent to the father on June 22 through the American Consul-General in Moscow. The Union had reimbursed the uncle for funeral expenses. (\$515.50)

No. 83. (Russian.) A girl of 19 was killed. She had no relatives in this country, but in Russia there were a widowed mother and five brothers and sisters under 16, to whom she had sent 25 roubles a month. She was engaged to be married. Let-

ters asking help for the mother were received from three rabbis in the town where she lived within six weeks after the fire, and 50 roubles (\$26.13) was promptly sent to her. In acknowledging the receipt of this she expressly requested that the money set aside for her be given in one lump sum in order that she might use it to advantage for the education of the children. 950 roubles, making the total appropriation 1000 roubles, was sent to her through the American Consul-General at Moscow on June 22. (\$515.85)

No. 224. (Russian.) A girl of 21 was killed. She had been in this country only six months and lived with cousins. She sent money—\$5.00 or \$10.00 a month—to her parents in Russia, who had three small children with them, the oldest a cripple of 12. There is a son in Canada. The girl had worked in this shop only three days. No application was made to the Red Cross Committee by the relatives in New York and the Police Department had no record of the death, probably because she was one of the unidentified. In August an application was received from the father, through the American Consul-General in Moscow. The cousins here were then seen and the Jewish Colonization Association confirmed their statements and those of the father. \$516.00 was sent on February 1 through the American Consul-General in Moscow. (\$516.00)

· No. 9. (Russian.) A girl of 21 was killed. She lived with cousins here. The rest of the family—father, mother and four children under 14—were in Russia, though the father had spent two years in New York. The Jewish Colonization Association reported that they were in very poor circumstances and that they had been receiving from \$75.00 to \$100.00 per year from the girl who was killed. \$516.20 was sent to the American Consul-General in Moscow on November 12 to be paid to the father. (\$516.20)

No. 51. (Roumanian). A girl of 23 was killed, the oldest of six children, the three youngest being still with the parents in Roumania. She had been in New York over three years; a brother of 21 had been here about two and could not do more than support himself. She was supporting a sister of 19, who had only recently come over and was a dressmaker's apprentice, as well as sending money regularly to her parents. Our European correspondent reported that he found the family "really in distress," as they had been burned out of their home a few days before. Rumor was running through the quarter that their daughter had been killed in the fire in New York but they did not believe it because they had received some money for Passover from their son, who wrote that, thanks to God, his sisters were both very well. The father was a peddler, making about two francs a day in summer, one franc in winter. The 17-year-old son was a carpenter, earning up to forty francs a month, and the daughter next to him was apprenticed to a dressmaker who gave her 1.50 francs a week. Pending receipt of information from Europe money was given at intervals to the son to send home, and on June 5 \$300.00 was sent through him. A monthly allowance was given to the sister until October, by which time she was earning enough to pay her board in an uncle's

family. A final grant of \$50.00 was made to her to provide her with winter clothing. The children here had not, up to November, received any word from their parents about the calamity which had befallen them in April. (\$585.00)

No. 67. (Polish.) A girl of 19 was killed. She lived with a married sister and was said to have sent her parents and six younger brothers and sisters in Warsaw from \$15.00 to \$25.00 per month. She had been working for the Triangle Shirt Waist Company only a few weeks and was earning only \$8.00 there, but in her previous employment her wages had been two or three times as much. Temporary assistance to the amount of \$35.00 was given to the married sister, whose husband was working in Philadelphia, as the loss of her sister's share in the household expenses was a considerable embarrassment to her. \$65.00 was sent to the parents through the sister here, in three installments, and on June 22, a lump sum of 960 roubles (\$494.88) was sent to them through the American Consul-General in Moscow. The sister's husband returned to Warsaw in June, in the hope of selling some plays he had written, and a few weeks later he sent for his wife and children. (\$594.88)

No. 161. (Russian.) A young man of 22 was killed, a skilled operator earning \$18.00-\$20.00 a week. He had sent money to his mother in Russia and planned to send for her to join him and his younger sister here in New York. There is also a married brother here but he does not assist his mother. The mother in Russia was ill. She lived with a married daughter who was in very poor circumstances. Money was offered to the brother and sister here to send to their mother for temporary needs but they persisted in declining it rather than sign a receipt, and they were not willing that the Committee should communicate with the mother because they did not want her to learn of the disaster. (They considered it very unfortunate that news had reached her through the representative of the Jewish Colonization Association.) On May 10, after receiving a distressing letter about her needs, they decided to accept the assistance that had been offered. After that monthly remittances were sent through the daughter until November, when a lump sum of 1000 roubles (\$516.20) was sent through the American Consul-General in Moscow. (\$661.20)

No. 132. (Galician.) A girl of 23 was killed. She boarded with an uncle, and had a brother somewhere in the city, whose address could not be secured. It was said that she was the sole support of her father and mother and five brothers and sisters under 17 years of age in Galicia, to whom she sent \$10.00 per month. Relatives here had said she sent \$30.00 or \$35.00, keeping only enough for the barest necessary expenses, but this was evidently an exaggeration. \$100.00 was given to the uncle to cover funeral expenses; and \$70.00 for remittances to Galicia; \$506.50 (2500 kronen) was sent to the father in Galicia, through the American Consul-General in Vienna. The uncle felt that no more could be expected of the Red Cross Committee, but he thought that the Company should be compelled to pay a large indemnity. (\$676.50)

No. 126. (Russian.) Two sisters, 23 and 17 years old, were killed; their brother, 21, escaped without injury. There were also a brother, 27 years old, and a sister, 19, in New York. The father and two younger sisters were in Russia. The father was said to have "a very small trade in eggs" and to rely chiefly on the money sent him from America, which was about \$160.00 a year. The surviving sister in New York was seriously affected physically by the shock. Assistance amounting in all to \$175.00 was given to the sister to enable her to spend the summer in the country. \$20.00 a month was sent to the father in Russia through the oldest son until October, and on November 14 a lump sum of \$500.00 was sent in the same way. (\$795.00)

No. 139. (Family living in Palestine.) A young man 23 years old was killed. He practically supported his father and mother and three sisters in Palestine, sending them probably between \$20.00 and \$30.00 a month. His father had tuberculosis and his mother was a cripple. He had an uncle in New York who is a responsible business man, and who helps his sister more or less. \$50.00 was sent in two remittances, through the uncle here, and on June 29 a draft for 3862 francs (\$749.90) was sent through the same relative, making the total appropriation \$799.90. In October the uncle said that the grant had been of great benefit to the family: that they had invested it in business, in which they were doing well, and that their health was much improved. (\$799.90)

No. 117. (Russian.) A girl of 21 was killed. She had been in New York six years and had brought over her younger sister less than a year before the fire. The two girls boarded with an aunt and sent about \$20.00 a month to their parents in Russia. The father "is a very poor tailor. He is out of work and is burdened with a numerous family"—six children ranging from 3 to 15 years of age. The younger sister's health was seriously affected by the shock. Funeral expenses were paid; temporary help was given to the sister, including a monthly allowance of \$35.00 to enable her to spend three months with friends in the country. \$20.00 a month was sent through her to the parents until November, when a lump sum of 1550 roubles (\$800.11) was sent through the American Consul-General at Moscow. There was delay in delivering this because the girls had changed their names on coming to New York and we did not learn the father's name until December.

(\$1195.26)

IX

From the preceding details of the purposes for which the fund has been spent and the action taken in each case it is clear. incidentally, that the disbursements for relief might be classified under three headings with respect to the manner in which the payments were made. Part of the money was paid direct to some member of the family; part of it was sent to the family through some official or organization who merely acted as our intermediary in delivering the money in one lump payment; while a third part was placed in the hands of some organization to be disbursed in its discretion for the benefit of the family, or to be paid in a pension of specified amount for a certain length of time, or to reimburse the society for expenses incurred for families placed under its care by this Committee.

METHOD OF DISBURSEMENT

Direct to family, or in payment of small bills for family, such as board, transportation, copies of official papers	\$23,156.99
Through the Italian Consul-General in New	
York	
cow, Vienna, Bucharest 10,066.21	
Through private societies in London, Philadel-	*0 * 0 * 1 *
phia, Brooklyn	18,583.41
fit of the family, or to reimburse the society for ex-	
penses incurred for families placed under its care:	
The United Hebrew Charities	
tion for Improving the Condition of the Poor,	
and the Joint Application Bureau 7,260.40†	
The Brooklyn Bureau of Charities 5,472.15	
The Hebrew Free Burial Society	00 0 = = = = = = = = = = = = = = = = =
Others	38,815.76
Total	\$80,556.16

^{*} Including \$12,000.00 in trust funds for eight children.
† Including \$2,500.00 in trust funds for five children.
‡ Including \$500.00 in a trust fund for one child.
§ Including \$1,500.00 in trust funds for two children.

^{\$} Including \$1,500.00 in trust funds for two children. || Including \$16,500.00 in trust funds for sixteen children.

A large fourth of the money was paid direct to the beneficiaries and a small fourth was sent to them through some intermediary agency, making over half which was put into the hands of the families as promptly as possible. A little less than half has been placed with some agency to be used for the benefit of the family with more or less discretion as to method of application. With the exception of the trust funds for children (which amount to nearly half of this sum—a fifth of the entire disbursements) this money is now in process of disbursement to the families for whom it has been appropriated.

It was decided that the trust funds for children left orphans by the disaster should be placed in the hands of the appropriate charitable society. The reason for this decision was that it was considered desirable that there should be some elasticity in the application of these funds, and it is therefore better that they should be in charge of a society which can exercise personal discretion from time to time, on the basis of knowledge of the family circumstances, rather than that they should be turned over, for example, to a trust company which would be expected to disburse them according to an arbitrary plan without discretion. The following paragraphs from a letter to one of the societies concerned explains this position more fully:

"We hope that it will be practicable to deposit or invest these funds in such a way as to give the families the benefit of the interest. If they do not need the interest for current expenses it can be added year by year to the principal.

"It would be quite agreeable to this Committee that the principal should be retained intact until the children have met the minimum educational requirements of the New York law, and that it should then be applied toward their further education in whatever way may seem most advantageous for their future. If the family should be in position to give this additional training, the funds could be kept still longer, until the child has reached the age of eighteen, or even twenty-one, when it would be available for a start in business or a dowry.

"On the other hand, circumstances may easily arise at any moment when the best interest of the child would require that some part, even possibly all, of the principal should be immediately available—a severe illness, for ex-

ample, of the child or of its guardian—and it is the desire of the Committee that you should feel free, in any such event, to apply the money as may seem in your judgment to be most expedient." Contributions to the fund, as has been said, amounted to nearly \$104,000.00 and the interest which accrued during the period of disbursement brought it up to nearly \$105,000.00. The expenditures for relief have been \$80,556.16. The administrative expenses have been \$1,937.55, which is approximately two per cent of the fund.

The principal item in the administrative expenses is for salaries of visitors and office assistants. At the urgent request of the Committee, re-enforced by a message from the National Director of the American Red Cross, and in accordance with the Red Cross By-laws, the societies to which we were indebted for assistants consented to be reimbursed for these salaries. The other items are for postage, stationery, car-fares of visitors, and for the printing of this report. We have been at no expense for certain important items: the services of the Director, office-rent, furniture, and sundry office supplies. Rooms and furniture for the emergency office occupied during the first three weeks were provided by the Metropolitan Insurance Company. After that the work was carried on in the offices of the Director in the United Charities Building.

After it was certain that not all the money would be required for relief an appropriation was made at the suggestion of the Commissioner of Public Charities for erecting a monument on the graves of the unidentified dead in Evergreen Cemetery, at a cost of not over \$2500.00. This will be designed by Mr. Henry Bacon, in collaboration with Miss Longman.

Any residue of the fund, under the by-laws of the American Red Cross, will be transferred to the Contingent Relief Fund of the American Red Cross. This Committee has recommended to the American Red Cross that this balance be held and applied for the relief of any suffering which may, by reason of any future calamity, come within the jurisdiction of this Committee and for which its activities may be called into being.

On the following pages will be found the financial statement; the regulations of the American Red Cross which refer to its plan of affiliation with the charity organization societies of the country for relief work in case of disasters; the By-laws of the Charity Organization Society of the City of New York as its institutional member in this locality; and the names of the contributors to this fund.

APPENDIX I

FINANCIAL STATEMENT

MARCH 25, 1911, TO APRIL 10, 1912

RECEIPTS Through Hon. Wm. J. Gaynor, Mayor......\$23,009.97 By Treasurer direct.................................80,872.75

By Director (special contribution for a beneficiary)	particular	16.66	
From Kuhn, Loeb & Co., interest accrued o			
to December 29, 1911		\$104,723.84	
DISBURSEME	ENTS		
Relief			
Administration:		. 700	
Salaries and wages\$1,	696.83		
Telephone and telegraph	50.38		
Carfare and express	82.70		
Stationery and printing	57.65		
Postage	27.00		
Sundry	22.00	\$ T 027 55	\$ 82 402 71

^{*}A balance of about \$19,000.00 will probably remain after meeting the expense of erecting the monument in Evergreen Cemetery, the cost of printing this report, and final incidental expenses.

BALANCE ON HAND April 10, 1912...... \$ 22,230.13*

APPENDIX II

EXTRACT FROM THE REGULATIONS GOVERNING INSTITUTIONAL MEMBERSHIP IN THE AMERICAN RED CROSS

In 1905 the Congress of the United States granted a special charter to The American National Red Cross. The fifth paragraph of Section 3 of this Charter, describing the duties of the organization, is as follows:

And to continue and carry on a system of national and international relief in time of peace and apply the same in mitigating the sufferings caused by pestilence, famine, fire, floods and other great national calamities, and to devise and carry on measures for preventing the same.

It is regarded as essential to bring to the command of the Red Cross, for emergency work in the relief of distress following great calamities, trained service such as is to be found in the ranks of well-organized charitable societies in the larger cities of the United States.

In the furtherance of this object there has been created an "Institutional Membership" of The American National Red Cross into which, from time to time, are to be invited certain of the more efficient charity organization societies of the country. (The term "charity organization society" in this connection is intended to include societies known as "Associated Charities," "Societies for Organizing Charity," "Bureaus of Charities," and other agencies conforming to recognized charity organization principles and standards.)

In the event of a disaster requiring large and unusual measures' of relief, the institutional member in the community in which such disaster occurs, as the executive agent of the Red Cross, will be expected to take instant relief action in the name of the Red Cross, pending the arrival of the National Director. Such emergency relief work by an institutional member will be

under the supervision of the National Relief Board and the immediate direction of the National Director.

An institutional member will not be required to collect money or supplies for Red Cross emergency relief purposes.

An institutional member is to be solely an executive agent.

In order to fulfill its functions as an institutional member of the Red Cross, a charity organization society is expected to form a Red Cross Emergency Relief Committee with representation thereon of the local Chapter of the Red Cross, if such there be. This Committee as a nucleus committee should be permanent, and may be temporarily enlarged upon the occurrence of a disaster requiring large and unusual emergency relief measures.

An institutional member is also expected, when practicable, to send one or more trained agents to participate in relief work outside of its own community, when called for by the National Director.

APPENDIX III

EXTRACT FROM THE BY-LAWS OF THE CENTRAL COUNCIL OF THE CHARITY ORGANIZATION SOCIETY OF THE CITY OF NEW YORK, DEFINING THE DUTIES OF THE RED CROSS EMERGENCY RELIEF COMMITTEE

Sec. 2. The sphere of action of the Red Cross Emergency Relief Committee shall include whatever territory is allotted to it from time to time by the National Relief Board of the American Red Cross.

It shall be the duty of this Committee immediately upon the occurrence within this allotted territory of any calamity requiring unusual measures of relief to determine whether this calamity is sufficiently great, and requires such unusual measures of relief, as to surpass the existent charitable resources of the region wherein it occurred, and therefore to require action on the part of the American Red Cross, and if requiring action, to immediately communicate its judgment in this particular to the National Relief Board and to the National Director of the American Red Cross.

In case the Committee shall conclude that action on the part of the American Red Cross is expedient, it shall, in concert with the officers of the State Branch of that Society, who to this end are made *ex officio* members of the Committee, take such instant action as the circumstances warrant.

This action shall include whatever steps are necessary to secure the appointment by any governors, mayors, public bodies or citizens acting within the said allotted territory of a special committee or committees for the collection of funds or supplies for relief, to be administered through the American Red Cross.

The Committee shall not be required to collect funds or supplies for the emergency relief work of the American Red Cross but shall be charged with all the duties of this Society as Institutional Member of the American Red Cross, including that of

acting as agent in the application of relief within the district allotted to this Society, procuring upon call from the National Director of the American Red Cross, and to the extent of this Society's ability, trained agents to assist in the Red Cross emergency relief work within any part of the United States, reporting to the National Relief Board and sending a copy of the report to the corresponding State Branch of the American Red Cross.

Its Chairman, or some other member appointed by him, shall be the delegate of the Society to any meeting of the Board of Incorporators of the American Red Cross.

It may temporarily increase its members to act during the period of any emergency, and may create special committees for the same purpose.

If the emergency comes in a locality where a Chapter of the American Red Cross is organized, that Chapter shall have representation on said Committee.

It shall, so far as possible, concentrate and co-ordinate all efforts, corporate or individual, to relieve distress occasioned by any great calamity.

APPENDIX IV

CONTRIBUTORS TO THE RELIEF FUND

American Book Co.

Aarons, Morris Aaronson, Evelyn Abbott, O. B. Abelson, Geo. S. Abraham and Strauss Abrahams, Mark L. Abrahams, Mark L., and Brother, Employees of Abrahams, Morris Abrahams, Nathan Abrahams, Sol. H. Abrams, Roman and Co. and employees Academic Club Acker, Merrall and Condit Co. Ackerman, M. L. Adelson, Ph., and Bro. Adelson, Ph., and Bro., Employees of Adler and Ast Adler and Ast, Employees of Adler and Rotheroson Adler, A. S. Adler, Mrs. S. Adlerman, Alexander Adlerman, Israel J. P. Adler's Young Men's Independent Association Aheloff, Sam. Ahrend, D. H., and Co. Alexander, Andrew Alford, C. G., and Co. Allen, A. Allen, Mrs. Marshall J. Allen-Nugent Co. Allen, Rosalie H. Alsberg, Irving and Co. Alsberg, Wm., and Co. Altenberg, George Altman and Weinberg, Employees of Altmayer, A. R., In memory of Altschul, C. American, S. American Art Association

American Chicle Co. American Cloak and Suit Review American District and Western Union Telegraph Co., Employees of American Eagle Lodge 15, I.O.B. A. American Gem and Pearl Co. American Gown Co., Employees of American Market employees American Negligee Co. American Rain Coat Co., Employees of American Romper Co. American Tie and Timber Co. Amici Social Club Amsterdam Democratic Club Anargyros, S., Employees of Anderson, A. V. Andrews, W. L. Anekstein, I., and employees Ansbacker, A. B. Antonowsky, Benj. S. Appel Hat Co., Employees of Appelman, Louis Arbuckle Bros. Arctic Club, Inc. Arkin and Guild and employees Arlington Skirt Mfg. Co. Armeny and Marion Co. Arnold, Mrs. Wm. E. Arnstein Bros. and Co. Aronowitz, D. Aronowitz, Mrs. R. A. Aronson, Max Aronson, S. Aronson, S., and Co. Asher, H. F. Asiel and Co. Asinof, Morris, and Son, Employees of Associated Actresses of America Astor, John Jacob Atkin, J. Atlantic City Lodge 494, I. O. B. B.

Atlantic Garden
Atlas Embroidery Works
Auerbach, Louis, Employees of
Auto Strop Safety Razor Co.
Averett, Abr.
Ax, Hyman
Ayer, F. F.
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